PITMAN'S PRACTICAL PRIMERS OF BUSINESS

UC-NRLF
$B 280 508

THE CARD INDEX SYSTEM

R. B. BYLES

1/- NET.

LIBRARY
OF THE
UNIVERSITY OF CALIFORNIA.

Class

Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation

http://www.archive.org/details/cardindexsystemi00bylerich

THE CARD INDEX SYSTEM

THE CARD INDEX SYSTEM

ITS PRINCIPLES, USES, OPERATION, AND COMPONENT PARTS

BY

R. B. BYLES

LIBRARY OF THE UNIVERSITY OF CALIFORNIA

LONDON
SIR ISAAC PITMAN & SONS, LTD., 1 AMEN CORNER, E.C.
BATH AND NEW YORK

1911

LIBRARIAN'S COPY
HF5736
B8

UNIFORM WITH THIS VOLUME

Each 1s. net

PITMAN'S PRACTICAL PRIMERS OF BUSINESS

THE ELEMENTS OF BANKING: By J. P. GANDY.

SHIPPING: By ARNOLD HALL and F. HEYWOOD.

CORRESPONDENCE AND COMPOSITION: By J. F. DAVIS, D.Litt., M.A., LL.B.

PRÉCIS WRITING: By W. J. WESTON, M.A.

THE ELEMENTS OF INSURANCE: By J. A. EKE.

BOOK-KEEPING FOR RETAILERS: By H. W. PORRITT and W. NICKLIN, A.S.A.A.

THE MONEY, STOCK AND SHARE MARKETS: By A. EMIL DAVIES.

THE ELEMENTS OF COMMERCIAL LAW: By A. H. DOUGLAS, LL.B. (Lond.).

ADVERTISING: By HOWARD BRIDGEWATER.

Other Volumes in preparation

PRINTED BY SIR ISAAC PITMAN & SONS, LTD., LONDON, BATH AND NEW YORK

INTRODUCTION

ROUGHLY speaking, the world is divided into two classes: those who use the Card Index System and those who do not. This little volume is compiled for the last-named class; it is in no sense technical, and it makes no pretence of discussing problems of interest to the expert. The aim has been to explain a simple and practical system in the simplest and most practical manner. Keeping this object in view, general principles have been illustrated where necessary with forms of an entirely elementary character. The purpose of these forms is merely to be suggestive and to enable the business man to appreciate the possibilities of the Card Index. In the same way, the illustrations of appliances supplied by various makers have been selected solely with the object of elucidating the text. The makers from whose catalogues they are chosen are all engaged in the production of office furniture devised to make system possible, and their catalogues should be carefully studied in the light of what has been written. If the effect of the following pages is to make those catalogues comprehensible, this little volume will have justified itself. One hopes, however, that it may also be of use to the rising generation of business men, a considerable percentage of whom recognise that changing conditions, and ever-increasing competition demand improved

213267

organisation, more exact knowledge, better and more economical methods, in securing all of which the Card Index System plays no small part.

Acknowledgments are due to—

The Globe-Wernicke Co., Ltd.,
The Libraco Co.,
The Library Bureau, Ltd.,
The Shannon, Ltd.,
The Amberg File and Index Co., and
Messrs. Fordham & Co., Ltd.,

all of whom have permitted illustrations from their catalogues to be used in the text. It would be ungrateful not to acknowledge with appreciation the obligation owed to the publishers of that most excellent business magazine, " System," from the pages of which anyone interested in modern business methods must inevitably derive some inspiration.

CONTENTS

CHAP.		PAGE
I.	PRINCIPLES OF THE SYSTEM . . .	1
II.	HOW THE SYSTEM IS WORKED . . .	9
III.	FILING CATALOGUES AND PRESS CUTTINGS .	27
IV.	NAME AND SUBJECT CARDS . . .	35
V.	CUSTOMERS' AND ENQUIRIES REGISTERS .	47
VI.	STOCK-ACCOUNTING AND SUBSCRIPTION REGISTRATION	62
VII.	THE CARD INDEX LEDGER	73
VIII.	COMPONENT PARTS OF THE SYSTEM . .	84
	INDEX	95

LIST OF ILLUSTRATIONS

		PAGE
1.	Alphabetic Card Index Drawer (Library Bureau, Ltd.).	4
2.	Guide Cards (Globe-Wernicke)	5
3.	The Vertical File Folder (Fordham & Co., Ltd.)	9
4.	The Vertical File Drawer (Libraco, Ltd.)	10
5.	An Upright Vertical File Section (Globe-Wernicke	13
6.	Three Sections Combined (Globe-Wernicke).	14
7.	A Useful Pamphlet File Box (Library Bureau, Ltd.)	28
8.	Catalogue Index Arranged under Firm Names (Globe-Wernicke)	30
9.	Catalogue Index Arranged under Subjects (Globe-Wernicke)	31
10.	Name Cards (Libraco, Ltd.)	37
11.	Reminder Tray (Globe-Wernicke)	44
12.	Real Estate Record (Shannon, Ltd.)	46
13.	Customers' Register Geographically Arranged (Globe-Wernicke)	48
14.	Method of Affixing Signals (Libraco, Ltd.).	54
15.	Section of Follow-up File (Shannon, Ltd.).	57
16.	Section of Stock Account Register (Globe-Wernicke)	63
17.	Cost Register	66
18.	Subscription Guide Cards	67
19.	Staff Card	69

under subjects and arrange each separate set of titles in alphabetical sequence, practically necessitates the use of an independent card, or slip, for each separate title. With one such slip or card for each title, the classification and arrangement of the catalogue becomes a matter of simplicity. From the use of cards merely as an aid in compiling an index, to their establishment in a permanent form as themselves the index, was only a step, but none the less it was a step having far-reaching results, for on the basis of this simple and obvious device has been built the card index system which has so largely influenced modern business organisation.

The Suggestion of Finality.

The first librarian to adopt the card index as a means of cataloguing the books in his care must have contemplated with satisfaction the work he had accomplished. Unlike the catalogue written in a bound book, the card index suggests finality, the addition of new volumes causes no disturbance nor disorder, for an addition merely necessitates the writing of a new card which is easily slipped into its place, and as a consequence the re-writing and re-arrangement of the catalogue is no longer a necessity that sooner or later must be faced. Realising this the librarian must have felt that the completion of his index marked an epoch, and probably contemplated the early adoption by every other librarian similarly placed of a system the merits of which were so obvious.

Curiously enough, however, it is the obvious which is always the last to secure recognition, and even to-day, after much ingenuity has been expended in designing appliances which make the card index adaptable to the requirements of every business, profession, or institution, not less than to those of the librarian and

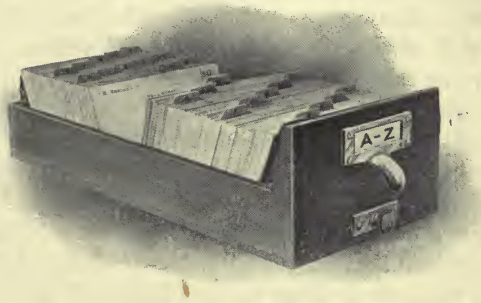
private person, all that can be said is that numerous as are the users of the card index system, those who deny themselves its services outnumber them.

The Basis of a System.

Primarily the card index in the business house is to be regarded as the basis of the system of filing letters, documents, catalogues, samples, and every other sort of material which for one reason or another, must of necessity be made accessible at a moment's notice. Just as the card index in the library indicates the exact location on the shelves of every single volume, so in the business house the card index makes it possible to turn up and refer to any letter, document or other article as it is required. The existence of an index drawer entirely distinct and separate from the drawer in which the actual filing is done differentiates the card index system of filing from all other systems. It may be argued that a file equipped with an indexing arrangement in which letters can be placed under the initial letter of the writers gives the same results with half the labour. To this the reply is that such an alphabetical arrangement does not and cannot give the best results, and to it there are other objections which will be dealt with later.

Before doing so, however, some attention may be given to the card index drawers whose primary purpose is to provide an index to the correspondence file. In these drawers will be found a card giving the name and address of each correspondent, and these cards will indicate the exact position of the letters written by them. These cards then provide a record of the names and addresses of those with whom business is being done. The entire series is alphabetically arranged in the card index drawer and reference is made easy by

a series of projecting guide cards. The addition of new names, each on its separate card, the withdrawal of old names no longer required, present no difficulty and interfere not at all with the alphabetical sequence. With the minimum of attention the card index drawer



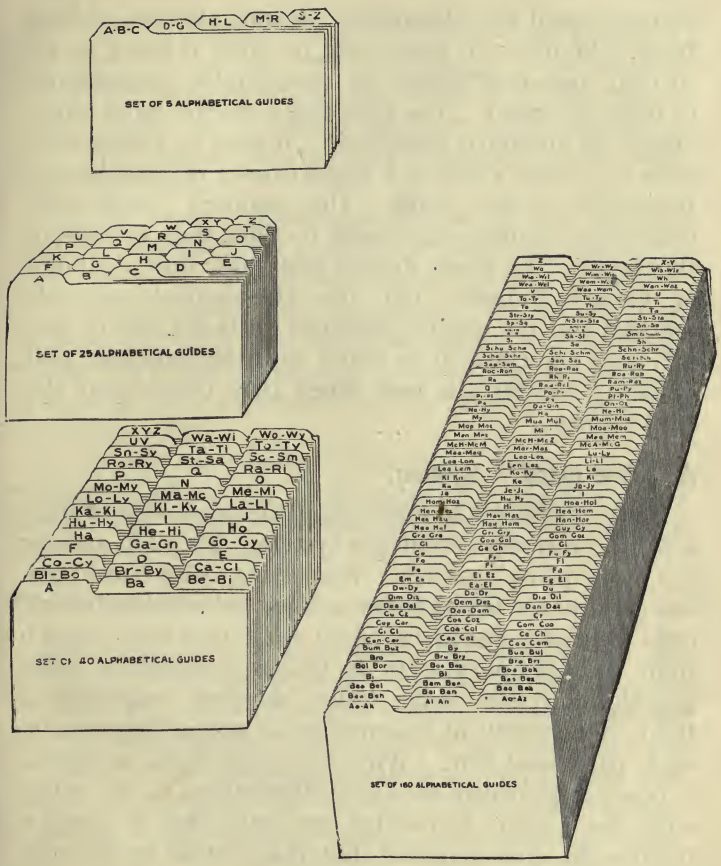
Alphabetic Card Index Drawer
(Library Bureau, Ltd.)

provides a complete list of such names and addresses as are required, arranged in such a manner that any single card can be consulted at a moment's notice.

Primarily, as has been said, these drawers serve the purpose of an index to the files, but it requires little experience to appreciate the other purposes which such an index or register would serve. Comparison may be instituted between a list of names and addresses so arranged and a similar list kept in a bound book.

Continuous and Orderly Sequence.

Can the old-fashioned address book provide the same service that the card index offers? In the address book every name is indexed under its initial letter,



GUIDE CARDS (GLOBE-WERNICKE)

but to find the name required often necessitates a search through several pages, for additions and corrections must destroy alphabetical sequence, and dead

matter cannot be withdrawn. Beyond this the address book is limited; at some time or other it must be re-written and re-arranged at considerable expenditure of time and effort. The card index, on the other hand, allows for unlimited expansion. It may be commenced with a hundred cards in a single drawer divided by but twenty-five guide cards. The hundred cards with increasing business may swell to thousands or tens of thousands; the single drawer may grow into a cabinet of twenty drawers, but the alphabetical sequence remains and the original hundred cards are still in use, and each one can still be found with the same ease and certainty as was the case when they constituted the entire series.

A "One-place" System.

Nor is it difficult to realise that the possession of such a register directly encourages system. The card system is a "one-place" system. Respecting every name on a business man's books there is some information which once obtained should be noted for future use. Apart from such ordinary facts as telephone numbers, telegraphic addresses, cable codes, shipping instructions, there is a variety of information of special interest to each particular firm. With the card index at hand, a place is provided for such information to be noted with the certain knowledge not only that it can be referred to when required, but that it will be brought forward automatically if required.

The old-fashioned business man flatters himself on carrying such knowledge in his head. He considers it a subject for pride that twenty years' experience has taught him the idiosyncrasies of his customers, their standing, their possibilities, and indeed, all that there is to be known about them. He overlooks the obvious

facts that his memory is fallible, that he is not immortal, and that even at its best his attempt to monopolise knowledge compels him to devote much of his time to detail work which should devolve on subordinates, and thus lessen his capacity for other and more important work.

To urge as an objection to the card system of filing that the necessity for creating an index increases the work involved, is to ignore those subsidiary uses to which every register may be put, and yet this objection is more frequently heard than any other, and is largely responsible for the antiquated and unsystematic methods of dealing with correspondence that still survive in too many quarters.

A cursory examination of the basic feature of other systems—that is, the division of the filing drawers under some alphabetic arrangement—reveals at once the inherent weakness.

The Inflexibility of the Letter File.

Like the bound address book the alphabetical file, whether it be a box file or a horizontal cabinet file, has no flexibility. It is inevitable that some compartments will fill more quickly than others, it is inevitable that the letters of different correspondents will occupy the same compartment, it is inevitable that sooner or later a clearance will have to be made. The result is waste space, confusion, loss of time. The transferring of correspondence from such a file to transfer cases presents all sorts of difficulties, and unless the utmost care is taken, reference to papers so transferred becomes a matter of the greatest difficulty and uncertainty. More than this, the alphabetical file provides no means by which it can be adapted to the needs of a growing business. Sooner or later the capacity of a file having no

elasticity will be insufficient to meet the demands made upon it. Apart from the actual monetary loss involved in the substitution of a new and larger cabinet for the one outgrown, the more important loss of time and efficiency resulting in the disturbance of a vast collection of documents must be considered. The card system, on the other hand, is an expanding system, a system which allows files and appliances to grow and develop as the business demands, and during the process of that growth there is neither disturbance, confusion nor reorganisation.

Hidden Mines of Information.

Furthermore, an alphabetic file is a dead, inanimate thing, giving forth only such information as it is compelled. Hidden away in its compartments may be useful information about new markets, new customers, new business of every sort, information which could not be used when received but in view of later developments becomes important. To locate such information may or may not be possible, but the chances are that the names of the correspondents in whose letters it appears are forgotten, its very existence may be overlooked, and for all practical purposes it is lost. It comes then to this that an alphabetic letter-file is at the best a receptacle for correspondence, and at that an imperfect and inconvenient one. A file based on the card index system is, on the other hand, a satisfactory and economical system of dealing with every sort of material, and is moreover a thing alive, ready at all times to place at the disposal of those who consult it all that information which in the past was regarded as the special attribute of the man of long experience.

CHAPTER II

HOW THE SYSTEM IS WORKED

HAVING stated the objections to any system of filing dependent upon the actual file drawers being arranged alphabetically, it is hardly necessary to say that under the card index system the filing cabinets are arranged numerically. These cabinets, which in design are similar to the card drawers, but larger, are made either quarto or foolscap size, so that unfolded papers may be placed in vertical file drawers just as the cards are placed in the smaller card drawers. For each correspondent a folder is provided, and in this folder is placed the letter received, and a press copy of the

THE VERTICAL FILE FOLDER (FORDHAM & CO., LTD.)

answer thereto. Each succeeding letter from the same correspondent and the reply is inserted in the folder, so that at any time the entire correspondence is available for reference, the last letter always being topmost. For the purposes of reference the folder and its contents may be removed without disturbing other correspondence.

Numerical Arrangement.

The card index system has been called a one-place system, and this exactly describes it. In commencing to file in this way the letters of the first correspondent are numbered " 1," the folder in which they lie is folder " 1," and takes its place as the first folder in the first

The Vertical File Drawer (Libraco, Ltd.)

drawer of the vertical cabinet. So long as the person to whom folder 1 continues to be a correspondent, his number in the correspondence file remains " 1," and this fact may be always ascertained by turning to the card drawer and finding in its alphabetic position the name card of the writer or firm. Each new correspondent is given the next available number in rotation, and for each folder so allotted a name card must be made out for the card index and the number clearly shown thereon. To facilitate reference the vertical file drawers are provided with guide cards numbered in tens, and each drawer has a label holder in front, in which is inserted a label showing the number of the first and last folders contained therein. Folders themselves can be obtained with tabs. These tabs should run across the drawer from left to right, the tab on the extreme left showing a " 0," and that on the extreme right a " 9." Opening a drawer, say to find number 209, the eye is instantly attracted to the guide card marked 200, and without pause passes to the folder tabbed 9, which stands out in close proximity. With an alphabetic arrangement it would be almost impossible to obtain the same exactitude of position, and it may be assumed that the time occupied in finding a number from the card index drawer is compensated for by the shorter time occupied in extracting and replacing folders containing the correspondence. The actual time taken in filing the day's letters is, however, a matter of small moment one way or another, for the permanence of a file arranged numerically and worked with the card index, its capacity for indefinite expansion, to say nothing of the greater efficiency resulting from the use of the cards, would far more than outbalance any small additional labour required in the work of filing.

Laziness or Lack of Foresight.

The letters of each correspondent being assigned to a numbered folder it will be seen that the vertical filing cabinets are filled drawer by drawer. As the business develops new cabinets are added, but their presence in no way disturbs the sequence, and necessitates no re-arrangement of the drawers already in use. That anyone receiving half-a-dozen letters a day or more should use any other system is due to idleness on the one hand, or lack of foresight on the other. On the one hand, the few minutes required to grasp the principles of indexing, and the time to make out the necessary cards is grudged; on the other, when correspondence is light and the alphabetic files have still room and to spare, it is not easy to foresee that congestion at a later date must mean either confusion, or the expenditure of considerable time in re-arrangement. Such, however, is the inevitable result, and even after this troublesome re-arrangement there is still no permanence, and further re-arrangements are equally inevitable if confusion is to be avoided.

When installing the card index system this element of permanence should be remembered, otherwise the initial cost may seem excessive. As in most things, however, with files the best is cheapest, and any initial saving that may be effected by the purchase of shoddy makeshifts will in the long run prove mistaken economy.

Parallel Growth.

It must further be borne in mind that a system thus capable of indefinite expansion obviates the necessity for hampering a business with appliances of a larger size than are immediately required. A single vertical unit containing three drawers for filing correspondence

may be first installed, and a year later a second unit be added doubling the capacity, whereas with any other system a cabinet sufficient to meet all demands

An Upright Vertical File Section
(Globe-Wernicke)

for a period of years must be purchased at the very commencement. In the same way with card drawers and other devices, all of which are made by the leading makers on the sectional or unit principle, so that whilst the appliances may continually be increasing in number, nothing but the limits of wall space stops the growth of what is in effect a single piece of furniture.

If the card index system makes it possible not merely to provide a place for every letter, catalogue, sample, or other article which the business man wants to keep, but also indicates without question the exact position

THREE SECTIONS COMBINED

of that article the moment it is required, it is obvious its working must require more attention and more intelligence than is usually expended on filing where a less efficient system is in use. Once started, however, on carefully thought out lines, it becomes a mere matter of routine, provided always there is enough supervision to secure strict adherence to the rules first laid down and to check at the commencement any tendency to neglect the comparatively small amount of daily work necessary to its smooth working.

The Contents of the Files.

In any business, large or small, it is necessary in the first place to settle very definitely what materials the

files are to contain and to what extent classification is necessary. The materials involved may include—

(1) Correspondence.
(2) Agreements.
(3) Invoices.
(4) Catalogues.
(5) Press Cuttings and Printed Matter.
(6) Samples.
(7) Electros.

Whether all these classes, and possibly more, are required, or whether the number may be reduced to two or three, must depend entirely on the size and nature of the business, but too much emphasis cannot be laid on the necessity for deciding this question at the very outset, setting forth the decision in writing and clearly defining the limits of each class. To omit such a precaution is to invite disaster. By this it is not suggested that there is any virtue in a multiplication of classes, but merely that every sort of material must belong to one class or other, however few or however many classes there may be. Examining the affairs of a manufacturing business some little time ago the writer experienced the greatest difficulty in tracing various agreements that were known or believed to exist. Some of these were under seal, and the stamps upon them seemed to have suggested their being placed in the Company's safe, others being incorporated in letters had a place in the correspondence folders, and still another series being memoranda drawn up at a personal interview were filed in a haphazard fashion in a miscellaneous alphabetical file sometimes under the name of the second party, sometimes under the subject dealt with. The natural result was confusion, uncertainty and loss of time, and this was due to the

absence of any definite decision on this question of classification.

In the case mentioned the agreements in all numbered less than two score, some were for long periods, some for short. Being so few in number they hardly merited a class to themselves, but, on the other hand, the arguments against keeping such documents in the correspondence folders could not be ignored. The simplest solution was found in collecting all agreements together, numbering them and storing in the office safe. A list containing names and numbers was then made on a card and inserted in the correspondence index drawer under the word agreements, and a note was further made on the name cards of each party concerned.

Such treatment was, perhaps, not strictly according to rule, but it served every purpose and obviated the necessity of creating a special class with an index of its own for a series of less than forty documents.

The Question of Classification.

In considering the question of classification the requirements of the particular firm concerned must be the first consideration, and having settled what classes are necessary a distinctive class letter must be assigned to each.

Correspondence may be " A," invoices " B," catalogues " C," and so on. Each class will then have its own file, the label holder of which will show the class letter and the first and last folders it contains. Each file will also have its own card index, the drawers of which will be similarly marked. As a further means of distinction colours may be introduced. That is to say, folders for the " A " files, cards for the " A " index, labels for both " A " files and " A " card drawers may all be buff, all B appliances blue, and so on.

Having settled this question of classification the actual filing becomes a simple matter. As has been said each correspondent is assigned a folder, and as each fresh number is thus allotted to a particular correspondent a name card must be made out showing the name of the firm and the call number allotted in the vertical file.

The System in Operation.

In practice the day's letters will reach the filing clerk with copies of replies pinned thereto. The name of each correspondent must first be looked up in the card index, and the call number clearly written on the right-hand top corner of the letter. When no name card can be found the assumption is that no folder has yet been assigned. We say advisedly, assumption, for before deciding that a new name card is necessary every precaution must be taken to make certain the assumption is correct. Probably the letter itself will show at once whether others have or have not preceded it, and if it appears not to be the first letter from a new correspondent an explanation as to the absence of a name card must be discovered. The explanation may be that the earlier letters of the series were signed by John Jones, and came from a private address, and now the negotiations have been handed over to the firm of Smith and Jones, of which John Jones is a member. The treatment of such a case would depend on the circumstances, but if the correspondence with Jones, had referred only to this one matter, his folder would be transferred to Smith and Jones, his name card would be marked "see Smith and Jones," and a new name card would be made out for the firm Smith and Jones giving the call number that hitherto had been Jones's, and into the folder bearing that number would go both

the letters from Jones and from the firm Smith and Jones.

Importance of Name Cards.

The absolute importance of making out name cards at the time folders are assigned must always be insisted on, but at the same time a filing clerk should hesitate to assign new folders until he is convinced that the letter comes from a new correspondent. When he is convinced he ascertains the number of the first available folder, marks the call number on the letter and makes out the name card.

In the act of placing letters in a folder the clerk should accustom himself as a matter of habit to compare the letter head of the letter he is filing with that of those already in the file. To do so will take no appreciable time and an effective check is thus provided against misfiling. A careless clerk may occasionally confuse similar names and get the wrong call number, but by keeping his eyes open when the folder is before him such a mistake is brought to light and can be rectified before any damage has been done.

It will be seen that the method of filing correspondence in numbered folders and securing easy access to those folders by means of an alphabetic card index entails no more time than is required to write out a single name card for each correspondent. For a set of five hundred folders, five hundred name cards provide an index capable of doing everything which the alphabetic file is supposed to do. That in practice the cards exceed in number the folders in use, is due to the fact that the card index makes a more complete and perfect system of indexing possible. In the case mentioned above where letters were received first from John Jones and then from the firm, Smith and Jones,

there remain in the card index two cards, both pointing to one and the same folder, so that in the future whichever name is looked up the call number showing the folder containing the entire correspondence is furnished.

In the alphabetic file this correspondence would have been divided and without some clue great difficulty in tracing one or other half of the correspondence would have been experienced. Under the card system even if circumstances necessitate two folders, the cards, together with cross references, bring all the letters together. In any case, where there is a possibility of letters being looked for under either of two names a second name card must be made out, and each of these cards must be marked with a cross reference to the other. A sufficient reason for insistence on this cross reference is that it makes possible the withdrawal of all name cards referring to a particular folder should the contents of that folder at some future date become useless and be condemned as dead matter.

Characteristic Possibilities.

In addition to elaborating the index by the inclusion of second name cards in cases where any doubt may arise, the card system provides opportunities for indexing the correspondence itself in a way that is possible under no other system. To do this effectively requires a certain amount of judgment and intelligence, and as the requirements of different firms differ so considerably, it is hardly possible to do more than indicate the methods employed, and suggest that experience will in a short space of time indicate the extent to which this subject indexing should be carried.

In almost any given letter it is possible to pick out two or three subjects, or place names mentioned, and index them without adding in the smallest degree to

the general value of the index. The question of what to index can only be settled by deciding whether the letter contains any information likely to be useful at some future time. If it does, cards should be provided under as many headings as are necessary; if it does not, then it requires no card beyond the name card, which probably is already in existence.

A certain type of clerk, if given a free hand, will index for the sake of indexing, apparently under the impression that the value of his work is to be judged by the number of cards used. Such misplaced energy should of course be repressed at once, as the multiplication of useless cards is a hindrance rather than a help.

The System at Work.

A principal or manager, who himself superintends the installation of the card index filing system in substitution for an alphabetic system will during the progress of such work get a very good idea of the extent to which subject indexing can advantageously be employed in his particular business. Taking his alphabetic drawers one by one he can rapidly divide the correspondence into two classes, the first being the letters of regular correspondents of the firm, the second, the letters of casual correspondents and miscellaneous papers. The first-mentioned can be handed to a clerk whose duty it will be to allot folders and prepare name cards showing the call numbers of those folders. The others will be retained to be looked through. A file that has been in use any length of time will under these circumstances bring forth a considerable amount of useless matter, the preservation of which can serve no useful purpose, but in addition there will almost certainly be found not a few papers, letters and memoranda that have either been forgotten or that have been so filed that

they could not have been found when required. This fact will in itself suggest how such papers should be indexed, and for indexing them in greater detail than the letters of regular correspondents the reasons are obvious. Firstly, the names of regular correspondents are familiar and their requirements usually fresh in the mind, and whilst even with their letters a certain amount of subject indexing may prove desirable in the future, the work of going through accumulations of old letters will generally be considered too big a task to tackle. With the odd letters it is different. Many of them will be from strangers whose names suggest nothing; they may contain information which could not be acted on at the time but which later is of importance. Such letters should therefore be not merely indexed under the name of the writer, but a second and possibly a third and fourth card should be made out under subject or place.

Ready to Supply Facts.

The card index, as has been suggested, is ever ready to give out such information as may be required, and that this is no exaggeration may be seen by considering the treatment of these letters from persons who are not regular correspondents.

Amongst them may be found all sorts of suggestions. Messrs. James Robinson & Co. may have written from Shanghai applying for an agency for Northern China. At the time this letter was received earlier arrangements may have prevented its being considered. A couple of years later an agent is wanted in Shanghai, but it is improbable that the name of the correspondent can be recalled, and under the old system the correspondence cannot therefore be found. In transferring these letters to the vertical file several cards will be

made out depending upon the particular business. Three, at any rate, suggest themselves.

ROBINSON (*James & Co.*) 234

Shanghai

Agency for Northern

China applied for 2/2/08.

CHINA (*Northern*) 234

Agency applied for

James Robinson & Co.

Shanghai 2/2/08.

SHANGHAI 234

Agency Northern China

applied for, James Robinson & Co.

Shanghai 2/2/08.

OF THE
UNIVERSITY
OF
CALIFORNIA

Whenever a situation arises where advantage could be taken of the offer of Messrs. James Robinson, the card index drawer would with one or other of these cards promptly indicate the exact position of their correspondence, even though the name of the firm had been forgotten.

Classification of Schemes.

Again, from time to time schemes are considered and estimates obtained with a view to economy of working, or increased efficiency. A variety of reasons may prevent their adoption. At a later date the same scheme, with or without modification, may come up again.

In a file arranged alphabetically papers referring to a single proposal might be in one of half-a-dozen places, or one might be in each one of the half-dozen with no means of being brought together. Suppose, for example, that a suggestion had been discussed for substituting steam lorries for horse-drawn vehicles actually in use. In three or four different places would be estimates from steam lorry makers; somewhere else would be a comparative statement showing cost of maintaining and running existing horse lorries and the estimated cost of steam vehicles. As each of these papers turned up the question would arise as to whether it would have been sought for under the letter it was filed. Such estimates might and would be looked for under the makers' names if those names were recollected, but the chances are some of them would have been forgotten. To index these under the card system, then, obviously we require a name card and a general subject card. Our comparative statement, however, refers to lorries as well as steam lorries and this necessitates a second subject card.

LORRIES 235

Comparative Statement Showing cost of Maintenance compared with estimated cost of Steam Lorries

STEAM LORRIES 235

Estimated Cost Maintenance

See also Power Waggon Company

Foss & Co. Ltd. (q.v.)

POWER WAGGON COMPANY 237

See also Steam Lorries

A name card would also be made out for Foss & Co., Ltd., and any other firm tendering, on each of which would be a reference to steam lorries.

If the firms estimating for the work number half-a-dozen, a name card must be made out for each and a reference made to the name on the "Steam Lorries" card. In this way all the information is accessible, no matter under what circumstances it may be required.

A little experience, as has been said, will very quickly show the extent to which subject indexing can advantageously be carried, and an opportunity of gaining this experience is provided by the work necessary in the transference from the old style files to those worked on the card index system.

This transference being completed, the folders having all been placed in the vertical files and the cards giving the call numbers arranged alphabetically in the card index drawer, the new system, as far as correspondence filing, is completed, and it will be found that with but a small amount of supervision it will result in any letter or series of letters being available for reference at the shortest notice.

In a small business it will be found as a rule that the principal or manager can easily give some indication of the indexing required whilst letters are in his hands. Indeed, even where an expert filing clerk is employed it is difficult to believe that he is able to do this work with the same judgment as the man to whom the letters are addressed. Whether a suggestion, a remark, or a fact, is of value depends so entirely upon the future policy of the executive that their judgment as to what subjects are of importance must be of more value than that of a subordinate. To indicate subjects requiring index cards, when answering a letter, it is only necessary to circle the essential words with a blue pencil, and it

then becomes the duty of the filing clerk to make out such cards as will enable the reference to be turned up as and when required.

Illimitability and Adaptability.

Apart from the fact that the card system provides a place for everything, and on this account is more systematic than any other system, one of its greatest virtues is that it can be adapted to any requirements. If an index composed solely of name cards is sufficient for the purposes of a particular business then name cards only need be provided. With a slightly more complex business name cards and such subject cards as are required can be combined in one index. A highly complex business, on the other hand, may feel the advantage of having two distinct indexes, the one consisting solely of name cards, the other of subject cards. In the same way it adapts itself to arrangement in any convenient form, the principal index to a file, that is, the name card index, must almost necessarily be arranged alphabetically, a second index, however, may be arranged geographically, the cards being classified under the names of the countries, counties or towns to which they refer. In short, used with intelligence, the card system will do exactly what is required without any wasted effort on elaboration that is not required.

CHAPTER III

FILING CATALOGUES AND PRESS CUTTINGS

THE method of filing agreements and invoices is exactly similar to that employed in dealing with correspondence, but catalogues present some difficulties consequent upon their varying size and shape. This reason alone is sufficient justification for the rule that catalogues must under no conditions be included in the same class with correspondence but must be filed separately with an index of their own.

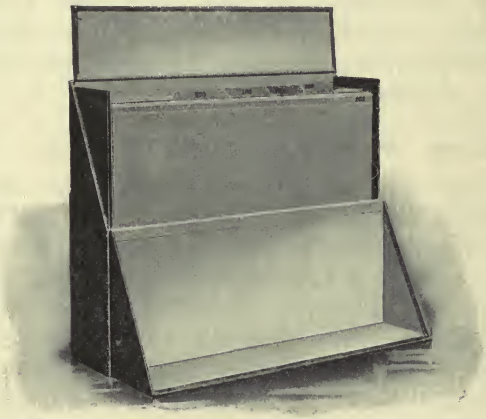
The Problem of Catalogues.

The degree of importance attached to catalogues by different classes of business naturally varies, but whether the business be that of a manufacturer whose interest is confined to a comparatively small series of catalogues, or a general merchant whose operations necessitate continual reference to a very large collection, the essential problem remains the same. A catalogue may be called for by the name of the firm whose goods it lists, or all the catalogues containing a particular class of goods may be required. In addition to this it is important that the catalogues filed should be current catalogues only. When a new list is issued cancelling a previous list, the earlier ones should be withdrawn and destroyed.

Whilst recognising the necessity for separating catalogues and correspondence, some persons attempt to effect an economy by establishing a common call number in two or more different classes. If in the correspondence file Jones & Co., have the folder " A.1."

a catalogue from Jones is numbered " B.1," " B " being the class letter for the catalogue file. Such a plan is to be utterly condemned as it must introduce confusion and loss of time.

As with the correspondence files, catalogue drawers must be filled in their most convenient and logical way as the matter comes along. Each catalogue must have upon it its class letter and call number, and the card index drawers must be so arranged that this call number



A Useful Pamphlet File Box
(Library Bureau, Ltd.)

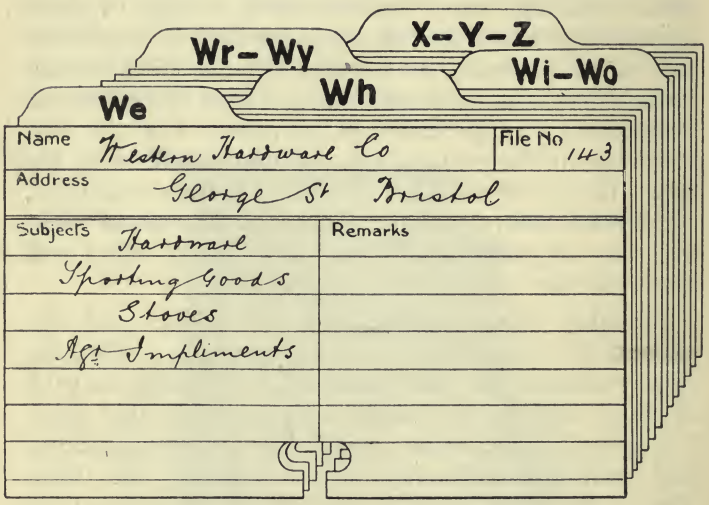
can be ascertained at once. The numbering of catalogues, however, is not quite so simple a matter as was the numbering of correspondence where each set of letters was enclosed in a folder of exactly similar size. With catalogues there is no such uniformity, indeed any miscellaneous collection will present a truly astounding assortment of sizes and shapes.

Method of Arrangement.

Before commencing to index and number, the catalogues should be roughly sorted into three divisions ; the first consisting of those thin enough to lie in a folder, the next sewed volumes bulky enough to stand by themselves, and the last all others, that is, catalogues too big or too bulky for a folder but not stout enough for the bookshelf. For these three classes three different methods of storage must be provided. For the first a drawer in the vertical file and folders will meet the case ; the second will have a bookcase section or sections, and the last may be accommodated in drawers of varying size, or cardboard boxes, each one of which will accommodate from five to ten catalogues.

Probably those destined for the folders and the vertical file drawer will be most numerous and having clearly marked the class letter and call number on each of these, both on the outside cover and the first page, it is necessary to estimate roughly the probable additions, and reserve a sufficiency of call numbers for them. That is to say, if the call numbers in the vertical file drawer have been carried to B.125, the next section, that is, the catalogues in volume form can commence at B.301, and there will thus be 175 numbers available for additions to the B. drawer of the vertical file. Leaving proportionately the same margin, the drawers or cardboard boxes will commence at B.401. Here, again, some care must be taken, as perhaps three or four different sized boxes will be required and each may hold five catalogues. Whether the first box contains one catalogue or five at the start it will be number 401 to 405, the second box 406 to 410, and so on. Having numbered all the catalogues in this way, name cards must be made out for the index giving the

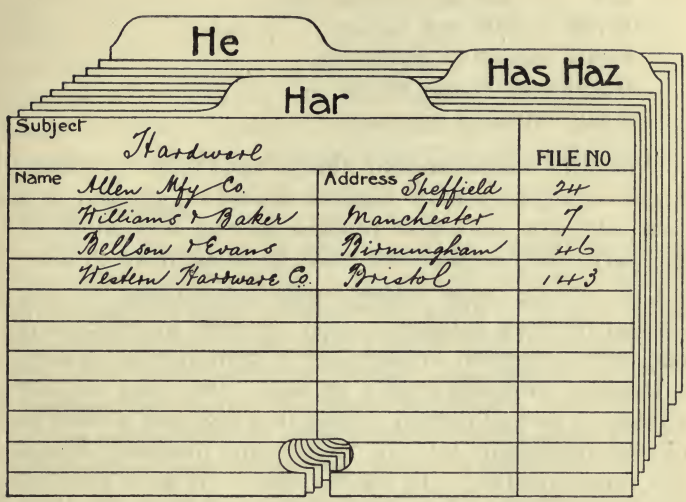
call number of each. Recollecting, however, that there is an equal likelihood of catalogues of particular goods being called for, as there is of a particular firm's catalogue a second set of cards must be made out under subjects.



CATALOGUE INDEX ARRANGED UNDER FIRM NAMES
(GLOBE-WERNICKE)

Name and Subject Cards.

The name card, as will be seen from the illustration, gives merely the firm name and the articles dealt in, a part of the card being left vacant for remarks. On this can be noted terms, discounts, or any other information required. The subject card, on the other hand, may contain the names of ten firms all dealing in one article whose catalogue can be referred to by means of the number given. Name cards and subject cards



CATALOGUE INDEX ARRANGED UNDER SUBJECTS
(GLOBE-WERNICKE)

may either be arranged together or kept as two distinct and separate indexes, the one labelled "B names," the other "B subjects."

Where catalogues are an important factor the possession of both a name and subject index facilitates reference and the subject index can, if necessary, be classified under a special arrangement of trades to meet the particular requirements of the firm.

A Necessary Memorandum.

It is important that a memorandum should be kept showing clearly the numbers that have been allotted, and for this purpose a card should be made out for the index drawer to this effect—

B.1 to 125 in vertical file.
B.126 to 300 not in use.
B.300 to 350 in bookcase.
B.350 to 400 not in use.
B.401 onwards in boxes.

With this memorandum always accessible it is easy to see at a glance what number should be allotted to a new catalogue, and that number having been allotted, the particulars on the card must be brought up to date.

One of the most conspicuous advantages of this system of filing catalogues may be seen by instancing one case—common enough—of a firm having several catalogues differing vastly in size. One may occupy a folder, a second occupy a place in a box, and a third be on the bookshelf, but the name card instantly brings the three together. In such a case it is as a rule advisable to give each distinctive catalogue its own number, an exception to this rule only being permissible when it is found possible to include several small lists from one firm in a single binder.

Cross Reference.

In all cases where correspondence refers to catalogues or other enclosures both the letter and the catalogue should be marked with a cross reference. That is to say, on the letter should appear the words "see B.124," or whatever the call number may be, and on the catalogue "see A.248, 2/2/08," showing both the call number of the folder and the date of the letter concerned.

In businesses where catalogues are a small and unimportant class such elaborate indexing would not be required, and the subject index might then be entirely dispensed with or the few subject cards required incorporated in a single index with the name cards. In

such a case, too, it might be convenient to combine in a single class all printed matter and make it include catalogues, press cuttings, reference books, and such periodical publications as are regularly filed. This is only advisable, however, when both press cuttings and catalogues are few in number and relatively unimportant.

Press Cuttings.

Press cuttings to be filed should be pasted on thick paper the size of a folder. Where they are to be a class to themselves these pieces of paper can be placed in the files just as folders are, but should they be included in the same class with catalogues and printed matter, folders must be used to secure uniformity. At the foot of the cutting should be written the name and the date of the paper from which the cutting comes, and if it has been forwarded in a letter, a cross reference added giving the call number and date of the letter. Indications as to the indexing are shown as with letters by placing a circle round the term to be indexed. Beyond these circles no marks should be made on the cutting itself but only on the margin provided by the paper, as nothing is more annoying than attempting to read a press cutting disfigured by marks and stamps.

It is not always easy to convince people that press cuttings enclosed with letters and directly referred to therein should be filed apart from correspondence. There are, however, two reasons which in themselves should be sufficient. In the first place, all press cuttings do not come enclosed with letters and to deal with one half in one way, and one in another is unsystematic. Secondly, as it grows older a press cutting has a tendency to increase in interest and value. With correspondence the exact opposite is the case. To file the two together is therefore illogical. More than this a file of press cuttings

covering a period of years to be of real interest and value must be subjected to periodic weeding. An item may be of vital interest to-day, but valueless a year hence. Another may be the report of some action or event which marks an epoch in the growth of a firm. The first, when it has served its turn and become useless is withdrawn, the second remains for all time forming a part of the history of the house. Press cuttings should therefore be so arranged that reference to the entire series becomes a matter of ease, and the weeding-out process can then be carried on regularly and systematically as occasion requires.

System Saves Time.

Of other classes of materials it is not necessary to speak in detail, for on the same lines the system can be adapted to provide such information as is required. It will be found that by dealing systematically on these lines with any class of article, be it samples, photographs, stereo blocks, a considerable saving of time will in the end be effected and the general efficiency of the business very considerably increased.

CHAPTER IV

NAME AND SUBJECT CARDS

EMPHASIS has already been laid on the importance of providing a name card showing the call number of each correspondent. As this provides the only clue to the location of a particular set of letters, it will be obvious not only that the card must be made out at the time the folder is assigned to the correspondent, but also that it must be made out in such a way that in the series of which it forms a part, it naturally occupies the place where most reasonably it will be sought for.

The Essence of the Name Card.

The essential feature of the card is that the name of the firm shall be clearly written or typed on the first line and the call number of the folder, equally clearly written in the right-hand top corner. Below the name, but with sufficient space left to allow the name to stand out clear, may be written the address and such other information as is required. In view of the fact that the cards may be used for circularising, it is sometimes argued that the name should appear as it would be written on an envelope, thus—

Sir Thomas Jones

or if the correspondent be a firm—

Thomas Jones & Co.

otherwise it is suggested the addresser may fall into stupid errors.

The argument has some force, but against it may be urged the fact that the first duty of the cards is to form

an index, and such a style may result in Jones being misfiled under the letter T. or the letter S. No system can be made fool-proof, but the object should be to make it as near fool-proof as possible on the side where error can work most harm. Obviously, it is a lesser evil that Jones should be addressed by accident as Sir Jones Thomas than that all trace of Jones's letters should be lost by his card being wrongly filed. In framing rules that are to be observed in making out the index cards, the primary purpose of the cards should therefore be kept in mind, and the subsidiary uses for the time being ignored. If this is done, the cards will be made out in this way—

Jones (*Sir Thomas*)

or

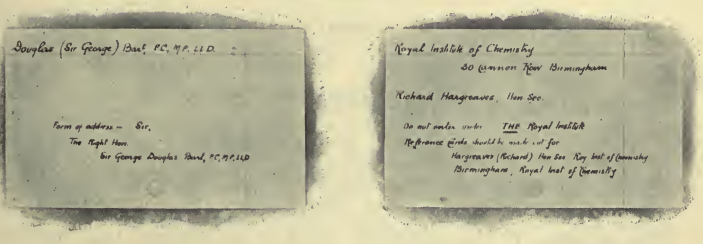
Jones (*Thomas & Co.*)

Uniformity in Filing.

Cards made out with the surname first, are far less likely to be misfiled than those where the name is entered as it would be written on an address, and this argument outweighs anything that can be said on the other side. The best guide to take is the London Directory, and if names are entered as they will be found in that work, no difficulty need be anticipated from the index drawers. The important point is that there shall be uniformity, and whatever rules be adopted should be clearly understood by those responsible for keeping the files, and strictly adhered to. The following examples, taken from the catalogue of the Libraco Company, show how best to deal with cases that at first sight present difficulties.

Enter *compound* or *hyphenated* names under the first and refer from the second. This rule covers compound names of all nationalities.

NAME CARDS. (LIBRACO, LTD.)


Douglas (Sir George) Bart. P.C., M.P. LL.D.
Form of address — Sir,
The Right Hon.
Sir George Douglas Bart, P.C., M.P. LL.D
Royal Institute of Chemistry
50 Cannon Row Birmingham
Richard Hargreaves, Hon Sec.
Do not confuse with THE Royal Institute
Reference cards should be made out for
Hargreaves (Richard) Hon Sec Roy Inst of Chemistry
Birmingham, Royal Inst of Chemistry

Prefixes.

Enter *surnames* with *prefixes* according to the following rules—

(*a*) In English names enter under the prefix, as De Foe, De la Rue, Van Dyck, La Rame ; *not* Foe, de ; Rue, de la ; etc.

(*b*) In French, German and other foreign surnames enter under the names following the prefix, except in the case of the French, Italian and Spanish, La, Le, Des, Du. Examples :— Rosny (A. de), Albert (P. d'), Hoffmann (H. von), Haeghen (G. van der), Gittens (F. van), La Roche (T.), Le Sage (E.), Du Moncel (H.), Brink (C. ten).

Noblemen.

Make *references* from the titles of noblemen to their family names, as this is often useful in tracing family connections, sons, daughters, etc., of titled persons. Example—

Lochaw (Duke of) Campbell.

Campbell (Horatio), cousin of the Duke of Lochaw.

Corporations and Institutions.

Enter all corporations, institutions and other bodies, under the name of such bodies, and use the first word, not an article in the case of specific titles. Refer from the names of the officials, and if necessary the towns, as—

Royal Institute of Chemistry,

30, *Cannon Row, Birmingham.*

Richard Hargreaves, Hon. Sec.

Further Examples—

Accrington Public Library, *not* Public Library, Accrington.

Preston Harris Institute (with reference from Harris Institute).

Newcastle-upon-Tyne, County Borough Council; *not* County Borough Council or Town Council of Newcastle-upon-Tyne.

The reason for using the names of institutions rather than those of officials for the chief entries is because the officials frequently change, while the names of the institutions are more permanent.

Limited Companies.

The names of Limited Companies may present difficulties to the hypercritical, on the ground that the registered name of the Company, even if it begin as is often the case, with the definite article, is the only name under which the concern has any legal existence. True as this may be from a legal point of view, such an argument has no bearing on problems of indexing. The Globe-Wernicke Co., Ltd., for example, would

obviously be sought for under "G," and the index card would be made out—

Globe-Wernicke Co., Ltd. (The)

just as the index-card for the publishers of this book would appear—

Pitman (Sir Isaac & Sons, Ltd.).

Common sense and convenience alike point to such treatment, and in indexing these must be the final arbiters.

A Reliable Guide.

If the rule of entering persons or firms with the family name first and the forename and title, if any, following it, is strictly adhered to, name cards will have a tendency to take naturally their correct alphabetic position in the series to which they belong. Doubt can only arise in cases where there are several correspondents having a common forename. Here, again, the example of the London Directory is the best guide that can be followed, and on examination of the eight pages devoted by Kelly to the name Smith, solves nearly every problem that can arise. The first four names in that list are—

Smith, Abraham & Son.
Smith, Adam & Co.
Smith & Adams.
Smith, Albert Dennis & Sons.

In the case of the first two of these, precedence is settled by the second letter of the forename. The position of the third name is decided by the second partner's name in the absence of a forename to Smith.

If instead of Smith & Adams, the firm name was Chas. Smith & Adam, it would be entered—

Smith (Chas.) & Adams,

and the C. of the forename would govern the position of the card amongst other Smiths.

So the arrangement proceeds, the initial letter of the forename having first consideration, the second or third letter if necessary, and where both surname and the first forename are identical, the second forename is the arbiter. Thus there are four Alfred Smiths arranged as follows—

Smith, Alfred
Smith, Alfred H. & Co.
Smith, Alfred John & Co.
Smith, Alfred & Son.

Care and Common Sense.

Problems arising from the arrangement of name cards alphabetically, once more emphasises the necessity for the use of care and common sense in the making out of those cards. A firm, for example, that chooses to trade as Smith & Jones, must have the name cards made out simply as Smith & Jones. To add the initials, where these are not incorporated in the firm name, would result in the card being filed in a position where it would not be looked for. It is a convenience to have a note of the names of the partners on the face of the card, and where one signs on behalf of the firm, a second card, under his name and initials as signed, is sometimes necessary, but too much emphasis cannot be laid on the fact that the business line on the index, that is, the line that governs its position, must represent the actual name under which the firm trade. Assuming that the Smith & Jones' letters were signed A.N.D. Smith, and

Jones were a sleeping partner with whom you had no dealings, two cards would answer all purposes.

Smith & Jones 279

146 *Fetter Lane*

See A.N.D. Smith

Smith A.N.D. 279

Managing Partner

Smith & Jones (*q.v.*)

The extent to which this practice of making second name cards for the signatories of letters from firms and Limited Companies is carried, must depend to a great extent on the nature of the business. Generally speaking, the practice is to be deprecated unless some very cogent reason can be shown in its favour. On the other hand, the practice of noting on the face of the name card of a firm or company, the responsible officers authorised to sign on behalf of the house, should always be enforced.

Subject Indexing.

Having laid down rules that will ensure the index to correspondents' names being consistent throughout, it is necessary to consider the question of subject indexing. Enough has been said in a previous chapter to show the purpose and value of index cards to subjects and place names, but to formulate general rules as to when and how they are to be used, is exceedingly difficult, though in actual practice a little common sense very quickly develops a faculty for seeing at a glance where a reference is necessary, and when it would be superfluous.

Unless, as has been said, an expert filing clerk is employed, the responsibility of deciding should be left with the executive officer who has to deal with the particular correspondence. After answering a letter, it will take an inappreciable amount of time to glance through it again, to see whether it contains any fact or suggestion that is of value or importance. If it does, a circle is made with blue pencil round the subject or place name it is desired to index, and this is taken as an instruction by the filing clerk to make out a card in accordance therewith. The card or cards, in addition to the subject and call number of the correspondence, must refer to the date of the communication wherein the information occurs.

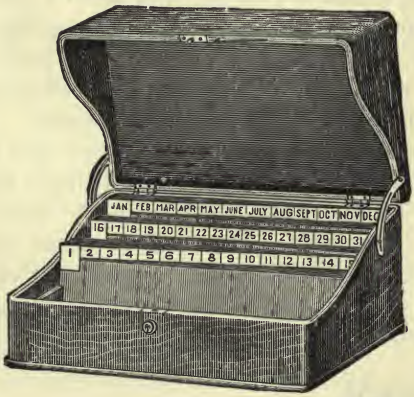
Smooth Working.

It will be seen that the alleged complexity of the card-system of filing has therefore no existence in fact, but being an exact system, its smooth working necessitates clear and definite rules in regard to everyday problems. Once these rules are formulated and their adherence insisted upon, the card system will result

in a smoothness of working and an economy of time which cannot but astonish those who have been accustomed to the antiquated and imperfect systems of an earlier day.

A Word of Warning.

One word of warning is however necessary, no system on earth can give satisfactory results unless it extends right back to the desks of the men who deal with correspondence. Whatever the business may be, it should be possible to deal with the days' mail on the date of its arrival and thus prevent the accumulation of miscellaneous papers on the desk, in baskets, pigeonholes and drawers. It may not be possible to answer



Reminder Tray (Globe-Wernicke)

a letter off-hand, but it is at least possible to deal with it in such a way that it will automatically come forward for attention at the earliest date when it can be attended. This may be done either by means of a follow-up cabinet

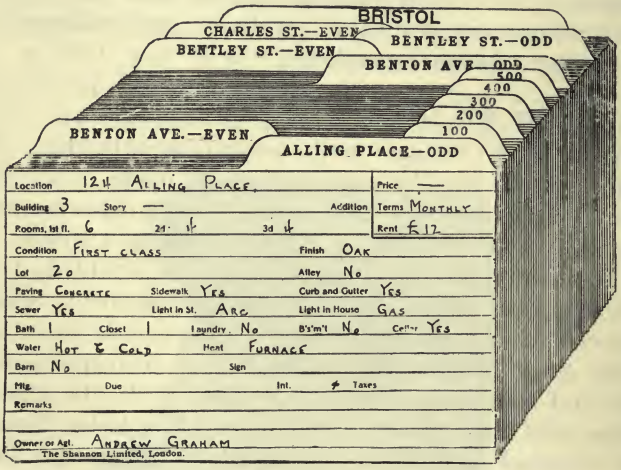
or a reminder tray. Both of these are arranged on the same lines, the guide cards indicating months and days of the month. In the former the letter is placed behind the date on which it is expected the matter can be finally dealt with, in the latter a note is made on a slip which is placed in a similar position. Each day the items for the day are brought forward, dealt with and passed on to the filing clerk. With such time-saving appliances, it is possible to ensure a tidy desk, absolutely free from pending matters, and the almost inevitable result is greater regularity and promptness in dealing with correspondence.

Time Saver and Check.

In a large business with several departments, the same system can, by organisation, be made to act not merely as a time saver and an aid to each departmental manager, but as a check on the machine as a whole.

To effect this, the custom must be established of returning all papers to the filing department before the conclusion of the day's work. In each department, there must be but two receptacles for correspondence, the first containing letters to be dealt with, the second those that have received attention. If a letter cannot be disposed of, a slip is attached on which the date when it is again to be brought forward is entered. Here, too, may be added any request to another department for information, or remarks as to the reason for delay. At intervals, the papers in the second basket are collected and taken to the filing rooms. Those that are answered are filed in the ordinary way, those that have not been answered are either placed in the follow-up cabinet, or sent forward to the other department concerned. Each day the follow-up cabinet brings forward such letters as have been put back for

attention on that day. These are again distributed to the departments concerned, and provide the necessary reminder that the matter in question has still to be dealt with. Such a system adapted to the circumstances of a particular business, relieves the various executive officers of troublesome routine work, ensures prompt attention to even the smallest details, and reveals at once the shoulders on which blame must fall in case of neglect.



Real Estate Record. (Shannon, Ltd.)

CHAPTER V

CUSTOMERS' AND ENQUIRIES REGISTERS

In the preceding pages the aim has been to show how the card index system may be applied to the filing of correspondence in the ordinary business of moderate size. Every business has such correspondence to deal with, and whether the volume be great or small, the general principles of filing remain the same.

It will be realised that the extent to which elaboration is introduced, depends solely upon the size and character of the business, and that as far as the mere filing is concerned, the labour involved is no greater than under a system that gives less satisfactory results. If it be argued that users of the card index system are perpetually adding new registers, new lists, or additional indexes, the answer is that these are necessitated by the size and complexity of their business, and so far from indicating a defect in the system, provide the most convincing proof of its merits.

Additional Registers.

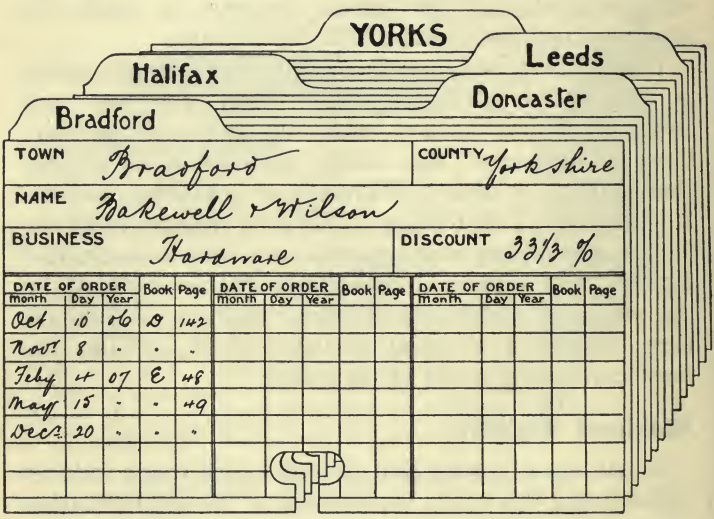
It has already been said that the card index induces system, and this is the explanation of the multiplication of registers that follow the introduction of the system for correspondence filing. In the main, these additional registers are not to be regarded as indexes to the files, but as systematic aids to business, though incidently they may, and often do give the call number of the correspondence folder.

A small business, the majority of whose correspondents are customers, may use the index name cards to the

correspondence file for noting information, credit reports and instructions, but with a larger house the necessity will be felt for a customers' register.

List of Customers.

In the modern business, with the aid of the card system, the customers' list has become something more than a mere directory of names and addresses of those with whom accounts have been opened.



CUSTOMERS' REGISTER GEOGRAPHICALLY ARRANGED
(GLOBE-WERNICKE)

Merely as a directory, a list of names in card form is infinitely preferable to a bound book, it is more easily kept up to date, more easily classified and much more serviceable for both circularising and reference. The

purpose of the customers' list, however, as it has been developed under the card system, is to provide the directorate or management of a concern with a summary of business done with each individual customer, with a means of instituting comparisons between one year and another, of keeping in touch with the work of the travellers and the tendencies of the trade.

To accomplish so much, cards must be designed with a full knowledge of the requirements of the particular business, but a single example of a card actually in use, by a successful wholesale house, will suggest at once the general lines that may be followed. Form I shows the face of the card, and provides for the name and address of the customer, necessary information regarding credit, the date when the account was opened,

Name..... No.....

Town and County.....

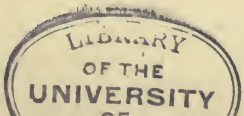
Date Account Opened.....Credit.....

How Opened..... Terms.....

Buyer's Name .....

Date	Complaints	Answer	Remarks

Form I, Customer's card, giving all necessary information and space to note complaints



and other useful information. The reverse side of the card is ruled to provide a record of sales over a considerable period of years. Here is entered the total sales of each quarter or half year, so that comparisons can

Record of Sales			
Quarter	Amount	Quarter	Amount

Reverse side of card with space for particulars of business done quarter by quarter

Name..... Traveller.....

Address..... Territory.....

	1907	1908	1909	1910	1911
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Jan.					
Feb.					
Mar.					
April					
May					
June					
July					
Aug.					
Sept.					
Oct.					
Nov.					
Dec.					
Total					

Form II showing Monthly Sales of each customer

be instituted with the smallest expenditure of labour. By the use of colours, special classification of customers can be introduced ; one colour being made to indicate small or medium-sized firms ; another, firms of considerable standing, or any other distinction that will be of service in circularising or advertising. Such cards are usually arranged geographically behind guide cards giving the names of towns or counties.

Worked in conjunction with the register, the same firm uses a second card, the purpose of which is to observe exactly what work is being done by the various travellers. This (Form II) is ruled to show month by month, over a period of five years, the business done by each firm in a traveller's territory. Form II can, if it is thought advisable, be used for the reverse side of Form I, but the purpose of having two distinct sets of cards is to give a clear idea as to customers' transactions with the first set, and as to travellers' activities with the second. To get the best results a double set of cards arranged differently is in this case held to be necessary.

A Key to the Business.

To possess such a register of customers, covering a period of some years, is to have an asset, the value of which is almost incalculable. That it can answer any question respecting every firm with whom an account has been opened, is but the smallest of its merits. More important is the fact that it continually calls attention to matters requiring attention. A decreased turnover with a particular customer must have some cause. The comparative statements show any such decline at the very outset, enabling enquiries to be made into the causes, without any unnecessary delay. True, such information can be obtained from the ledger if it is sought for, but the probability is that it would not be

sought for. More than this, a ledger gives but a portion of the information required, and to have the entire record of any particular account such as a card of the type indicated provides, would necessitate reference to two or perhaps more ledgers, to correspondence files and travellers' reports. The merit peculiar to the card system is that it brings together different facts, which alone, have little or no significance, but which taken together are the most reliable guides as to the state of the firm's business, the efficiency of the outdoor staff, the standing of customers and the general tendencies of the trade. In no other form and under no other system could the same information be registered, with as small an expenditure of time and trouble, and with the same certainty of its attracting attention.

The Enquiries Register.

Closely allied to the customers' register, though necessarily separated from it is the enquiries register, the purpose of which is to note the particulars of every enquiry, the source from which it arises, the steps taken to secure the business, and the final result. A mere enquiry comes as a rule into a different category from ordinary business correspondence. An ordinary letter being answered, the next move is with the other man. An enquiry or an application for a catalogue, on the other hand, suggests the possibility of a new customer or of new business. This new business may or may not be forthcoming without further effort, but obviously if that further effort is to be made, the enquiry must in due course be brought forward automatically. This necessity in itself makes special treatment essential, but another argument is on the score of economy. Many enquiries lead to nothing. If everyone of these is to have a folder in the vertical file and a card in the

index drawer, available space will be absorbed at an inconveniently rapid rate.

The card index, however, provides a method of dealing with these enquiries, which ensures that each shall receive attention at the time appointed.

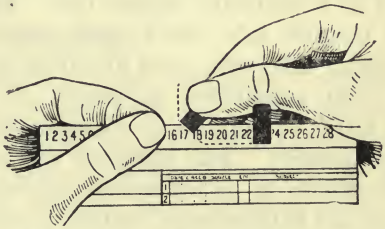
In different businesses and different types of business, the method of dealing with enquiries must vary very considerably, but if any system of following up is to be adopted, a separate enquiry register must be established. The method of arranging this requires some consideration and must depend very largely on the system of following up that is to be adopted.

When an appeal is made by advertisement direct to the customer, and reliance placed upon the attractiveness of catalogues and the persuasiveness of form letters, the problem is a perfectly simple one. Each enquiry represents a possible sale, and to each enquirer must be posted at regular intervals, such literature as experience suggests is best calculated to secure an order. On receipt, the letter of enquiry is stamped with the date and given a number. The name of the enquirer, his address, the article he is interested in and the source of the enquiry are entered on a card ruled with a number of squares each indicating a form letter or catalogue. The first of these being dispatched, the space referring thereto is dated. The card will also bear a number corresponding with that stamped on the original enquiry. This number makes any elaborate filing of the actual letter unnecessary, each day's letters, none of which will probably be wanted again, can be arranged in rotation and packed away in boxes bearing the date of the first and last letters and numbers.

Two Problems.

The arrangement of the cards presents two problems,

the first being how to bring forward all the enquiries received on a particular day a week hence, so that the second form letter may be despatched, and the second how to make each easily accessible so that on the receipt of an order, the card may be marked and the sending of further form letters suspended. The first problem may be solved by arranging under dates between guide cards indicating months and days of the month, but where the number of enquiries is considerable such an arrangement makes access to any card when the name of the enquirer only and not the date of his enquiry is known, almost impossible. A better method is to arrange the cards alphabetically and rely on the assistance of signals to indicate the days on which they are to receive attention.



METHOD OF AFFIXING SIGNALS
(LIBRACO, LTD.)

These signals consist of metal clips that may be attached to the top of the card and stand out like guides. Where their use is contemplated, the card is printed with the numbers 1 to 31 along the top. The signal being placed over the figure 1 indicates that the card is to receive attention on the first of the month. On opening the drawer, all cards thus marked are easily distinguishable, for the signals of a single date form an outstanding line from end to end of the drawer.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Name..... Enquiry No.....

Address..... Date.....

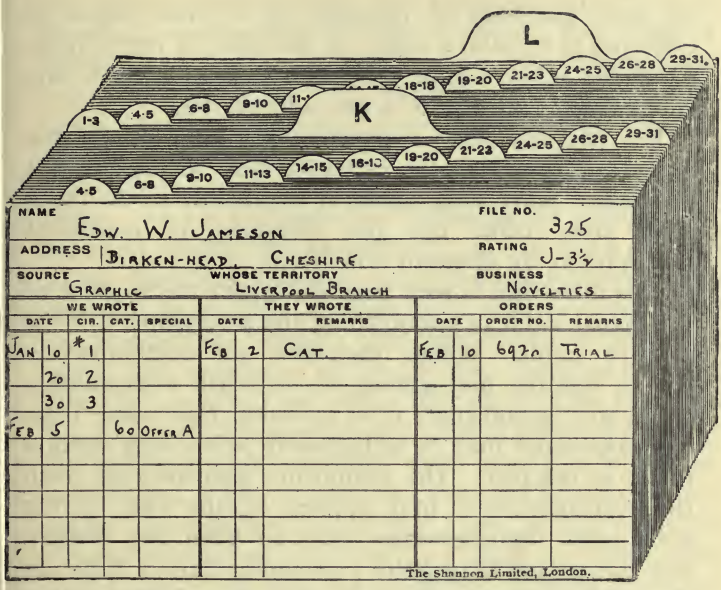
Concerning	Dispatched				Result
	1	2	3	4	
Source	5	6	7	8	
	9	10	11	12	

Remarks.

The enquiries register under this arrangement is simply a directory of the names of enquirers together with such additional information as the case demands. As orders are received, the enquiry card is withdrawn, particulars of the order entered, and the card then transferred to a transfer box. These cards will later be useful as the basis of a circularising list, but in the meantime they are of the utmost value as indicating the source from which first the enquiry and subsequently the order was obtained.

If newspaper advertising has been employed, an analysis of these returns will show the exact advertising cost per order, and the relative value of different advertising media. This can best be done by employing another set of cards as a register of publications. The face of the card can be arranged to show the scale prices charged for advertisement, the office of the paper, telephone number, day of publication, last day for receiving copy and so forth. On the reverse side, particulars will be entered respecting the advertisements inserted and their cost, together with the number both of enquiries and orders received as a result. Week by week, or month by month, the cost per order can be worked out.

But to return to the enquiry drawer. By means of the signals which are attached to the cards before these are placed in the drawer, each enquiry is followed up carefully and systematically. If this is to be done at intervals of a week, all cards made out on the first of the month will have signals placed on the figure " 8." When the eighth comes round, the cards are withdrawn, envelopes addressed from them, particulars of the literature sent entered, and the signals transferred to the figure " 15." When the entries on the card show that the complete series of form letters have been



SECTION OF FOLLOW-UP FILE, SHOWING A METHOD OF BROUGHT FORWARD CASES, ARRANGED ALPHABETICALLY ON PARTICULAR DAYS OF THE MONTH (SHANNON, LTD.)

dispatched without result, the card is withdrawn. Another method of securing the same result is best shown by the illustration of a Shannon follow-up card, where small position guides indicate the dates for attention.

With a business of a less elementary type, the problem of handling enquiries is much less easy, and yet it should be considered no less important. An enquiry may mean a new customer, or fresh business from an old customer. If it fails to result in business it is advantageous to know why. Was it a question of price, of quality, of design? To be able to get some answer

to these questions in reference to a whole series of enquiries is to have a finger on the pulse of one's trade. From the answers some indication is obtained as to the competition that has to be met and overcome.

The purposes such a register may have to answer, and the diversity in the enquiries with which different businesses must deal, make it impossible to do much more than point out the difference in treatment necessitated by different conditions.

This difference is seen both in respect to the filing of the actual letter of enquiry and the arrangement of the enqiury cards. Where enquiries are comparatively few in number and almost of necessity consequently of greater importance, it is probable that some little correspondence may be anticipated before any definite result is reached. The arguments against filing with the correspondence that applied in the case of the mail order business cease then to have any weight, and the papers may quite reasonably have a folder in the correspondence file and be indexed with other correspondence: this, however, does not obviate the necessity for employing an enquiry card to ensure attention being drawn to the matter after a sufficient interval.

Card Tray.

A small card tray on the desk of a principal or manager may be sufficient to secure this result, and the same tray may be used for keeping in mind other engagements or obligations. Such a tray is provided with a set of guide cards indicating the months and the days of the month. Each day, the cards under the day's date are taken out, attended to and put back under the date when they will next require attention, with the result that no matter of importance is overlooked, and yet

the mind is relieved from the strain of attempting to recollect innumerable details. Even in the smallest office where all executive matters pass through the hands of a principal, such a simple device apart from other advantages will save quite a considerable amount of time and trouble.

A further difference in treatment suggests itself where the responsibility for following up enquiries is thrown upon the firm's travellers. The primary purpose of the Enquiries Register should then be to enable each traveller to be fully advised as to any correspondence respecting new business that has passed between his house and customers or prospective customers in the town he is about to visit. To secure this result, a geographical arrangement of the cards will be necessary. In making out the cards the town or city in which the writer lives is placed first, and the card is then classed under its town instead of the name of the enquirer. Guide cards indicate counties, and where necessary cities and towns. The districts visited by different travellers can be kept distinct, and to prevent the possibility of misfiling a colour, distinction can be introduced. With the knowledge of a traveller's movements, this register is examined from day to day or week to week, and shows at a glance what instructions and information must be forwarded to him. Whether a second register is required, classified under names and arranged between dates so that the enquiry may also be followed up by letter, must depend entirely upon the nature of the business and the frequency of the traveller's visits.

Following up of Openings.

As far as the mere following up of openings is concerned, the Enquiries Register can be used with the same advantage in a wholesale or manufacturing business,

as in the mail order business, but in respect to advertising the same definite and exact information cannot be anticipated.

The advertiser who appeals to the public and anticipates a response through a third party, must inevitably be at a disadvantage in apportioning results as compared with the direct trader, but none the less an intelligent use of the card system will often throw a considerable amount of light on what is admittedly one of the most difficult problems of modern business. To this end the customers' register and the enquiries register, if adequately handled, materially contribute, and to these other registers can be added to meet special circumstances. Enough has been said concerning different methods of classification and arrangements both of cards and signals to show the elasticity and adaptability of the card index for any purpose that involves the systematical collection of data, and it is for the user to design special cards to meet the requirements of particular cases, or to call in the expert assistance that the makers of appliances are always ready to place at the disposal of their customers.

Circularising.

Reference has already been made to the card system as an aid to circularising. Looked at merely from the mechanical point of view, the labour of addressing twenty thousand circulars is enormously simplified if the addresses can be taken from cards instead of bound books. Where but one clerk can work at a time on a book, a dozen or twenty can be addressing from cards, and inasmuch as a single card can be handled more easily than a book, the actual time spent on each address is appreciably less. If the circularising takes the form of a printed letter to which is added the name and

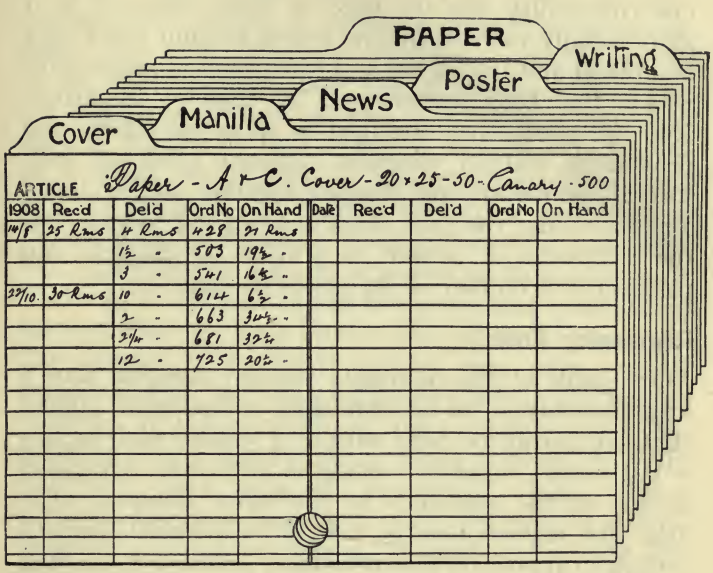
address of the addressee, two clerks or two sets of clerks can work together, the first typing the name and address on the envelope, the second on the letter. The cards are passed from one to the other and both addresses copied direct from the card, so that an error on the part of either clerk is brought to light when at a later stage the letters are folded and placed in the envelopes. The gain in this direction, great as it is, becomes trivial when placed in comparison with the gain resulting from the greater efficiency of a card list to that obtainable from any bound book, directory, or set of books. The Customers' Register and Enquiry Register provide the nucleus of a circularising list, and respecting every-one of the names therein, something definite is known. It is not a matter involving any very great expenditure of time, to run through these and sort out those likely to be influenced by any particular appeal from those whom it is obviously useless to address. These cards can themselves be used for circularising, or a new register created, of which these addresses will form a part. In such a case, colours can be used to differentiate between various classes of possible customers.

Considering the enormous sums of money spent in postage and stationery used for circularising, it is remarkable that more care is not taken in compiling lists and recording results. That far less care is taken than might be, is within the personal knowledge of every-one whose name appears in any directory, and one can only suggest that if the slovenly methods so frequently adopted, prove remunerative, the margin of profit could be considerably increased, if say ten per cent. of the postage bill were spent in creating a card list based on common sense and business-like principles.

CHAPTER VI

STOCK-ACCOUNTING AND SUBSCRIPTION REGISTRATION

BECAUSE special attention is devoted to that aspect of the card index which is applicable to salesmanship, it must not be supposed that it is an adjunct peculiar to the mail-order house, or the wholesaler who has learned the lesson that energy and system are necessary to an increased turnover. The methods of applying the card system to follow up work generally, are taken rather as convenient examples illustrating the adaptability of the card index. If these methods are fully understood, they can be applied with equal advantage to an immense variety of problems connected with every other side of business activity. Here it is enough to point that as the sales department collects and records on cards particulars respecting each customer, so the buyer can arrange and classify information respecting firms who supply him with goods. If these are sufficiently numerous, a classification under trades will provide a register of inestimable value. A comprehensive register of this description will naturally involve some labour, but in most cases it will be built up by degrees, and the time occupied will merely be the time of a subordinate, whilst the time such a register will eventually save, will be that of a principal or executive officer. With such a register at hand, the selection of a dozen names of firms from whom tenders or quotations are required, is but a matter of minutes, whereas, without it, directories would have to be searched, and probably after a far greater expenditure of time, a less complete and satisfactory list would be compiled. More than


PAPER
Writing
Poster
News
Manilla
Cover
ARTICLE Paper - A × C. Cover - 20 × 25 - 50 - Canary - 500
1908 Rec'd Del'd Ord No On Hand Date Rec'd Del'd Ord No On Hand
14/8 25 Rms 4 Rms 428 21 Rms
1/2 - 503 19 1/2 -
3 - 541 16 1/2 -
23/10. 30 Rms 10 - 614 6 1/2 -
2 - 663 34 1/2 -
3 1/2 - 681 32 1/2
12 - 725 20 1/2 -

SECTION OF STOCK ACCOUNT REGISTER
(GLOBE-WERNICKE)

this, the possession of such a list inevitably results in the noting from time to time of useful information that would otherwise be wasted, with the result that the general efficiency of the office is thereby increased.

Stock-Accounting.

Almost every class of business will find the card index applicable to stock-accounting. Whatever commodities are being handled, convenience dictates an arrangement based upon logical principle. In the book this quickly becomes impossible, and the arrangement depends entirely on accidental considerations. Even if new lines are not added from time to time,

one commodity fills the page or pages assigned to it more rapidly than do others, a new account must then be opened and the logical and considered sequence with which the book commenced is thereby disturbed. Kept on cards, and arranged in some intelligible and convenient method, whereby different types of each sort of commodity are grouped together and arranged alphabetically, the card stock account will require but the minimum of labour to provide a complete and permanent inventory of the goods on hand.

Registering Costs.

To speak of cost accounts without entering into a long disquisition on an extremely complicated subject that can hardly be dealt with in a volume such as this is not easy. Accurate costing is nowadays recognised as one of the essentials to successful business. The man who realises this, is, it may be assumed, modern enough to appreciate the advantages a card cost accounts register possesses over one entered in a bound book. On the other hand, to discuss the mere arrangement of these cards with people who are not alive to the importance of keeping accurate cost accounts would appear to be superfluous. In dealing with correspondence filing, follow-up registers, and other similar matters, the essential problem is to make certain definite information available for instant reference ; costing, on the other hand, is a matter of expert accountancy. Given the right methods of working out the accounts, their arrangement is a simple matter that can be fixed up in a few minutes by any clerk accustomed to the card index.

As being suggestive and easily understandable to everyone, no matter what business he may be in, an illustration may be given of the method employed by an importer for registering the cost of commodities in which

he deals. The shipper from whom he buys may quote his price in a variety of ways. It may be a warehouse price, an F.O.B. price, or C.F. and I. Even when, as in the last-mentioned case, the goods are delivered at the buyer's port, there are still such items as duty and landing charges to be taken into account. To secure an accurate cost of every article imported, these items must be followed very closely, as varying conditions of shipment inevitably render rough calculations unreliable. The form adopted may be as shown on the next page.

The card is classified under the name of the commodity, the first three columns identify the particular shipment. The amount of the draft will in most cases include freight, and no entry must then be made in the freight column. If the currency of the country is not the currency of the shipper, *the exchange value* of the draft and not its face value will be entered. When to this is added the local payments made on account of the shipment, the actual cost is obtained in the currency of the country, and all that remains is to calculate the cost in the unit of sale. For example, a merchant may buy at so much a gross from London and sell by the hundred in the Far East. To transfer his costs to hundreds at the outset is therefore a convenience and a saving of time. Registering each shipment as it comes along, he has a permanent record that enables him to compare the relative advantages of different markets, to keep an eye on freight, petty charges, and observe the effect of fluctuations in exchange on his cost. To the cautious man, all this may sound too obvious to require elaboration, but in actual practice the necessity for a permanent record is not infrequently overlooked, for even when costs of this sort are worked out with care, the results are too often registered in such a way that reference becomes exceedingly difficult after a lapse of a few months.

ARTICLE.....

Unit of Purchase .....

Unit of Sale .....

Freight ..... per ton { measurement / weight.

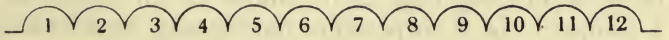
Date Received	Per	From	Quantity	At	Draft	Freight	Duty	Landing Charges	Total	Cost per

Remarks

Whilst therefore the card index cannot be said to solve the problem of costing, it can at least claim to classify and register costs if their necessity is realised, and by reason of its convenience it induces regular and methodical treatment that otherwise might be neglected.

Registration of Subscribers.

In any chapter outlining general uses to which the card index can be put, references should be made to the method usually employed in publishers' offices for registering the subscribers to a periodical publication. The purpose of such a register is, first, to provide a convenient mailing list, and second, to record Subscriptions paid, and indicate the time when renewals become due. In such a list it is certain that additions, withdrawals and changes of address will be frequent, and to make reference easy, the names must therefore be in alphabetical sequence. To secure attention for each card as the period of renewal becomes due, recourse is had to cards specially cut, each with one of twelve



positions numbered 1 to 12. When the cards are in the drawer, these numbers stand out in the same way as signals. A subscription for 12 months, paid in January, is entered on a card of the twelfth position indicating that in the following December it must receive attention; if the subscription were for half-a-year a sixth position card would be used. At all times the register will at a glance tell what subscriptions fall due during the current month. These cards can be lifted out, transferred to a " subscriptions-due " tray, and handed to the clerk

responsible for renewals. On receipt of another year's subscription, the amount and date are entered, and the card returned to the register. At the end of the month the residue in the "subscriptions-due" tray represents subscribers in arrear who can be treated as the policy of the house lays down.

These numbered position cards will be found exceedingly useful for a variety of other purposes, for example, a house-agent may wish for his properties to be classified under districts, but he will also want to select those of a certain rent without looking through the entire series. By dividing properties into classes, one representing houses from £40 to £49 rent, two £50 to £59, and so on, he can assign a position to each of twelve classes. With the knowledge of the rent an enquirer wishes to pay, and the district he prefers, the particulars of all suitable properties can at once be ascertained.

After all that has been written, it would be wearisome to reiterate the advantages such a register has over one kept in a bound book, nor is it necessary to further elaborate the uses to which the card system can be put. If what has been written carries any conviction, it must be obvious that there cannot be an individual, a company, or a corporation having any considerable dealings with clients or patients, shareholders, or subscribers that could not find some effective use for the card index. (See form on next page.)

A Card System for a Dentist.

Some reference, however, may be made to the needs of professional men which are specially considered by the makers, a fact that deserves to be more widely known than it is. Particulars of a system devised by the Globe-Wernicke Co., for dentists is not only interesting but suggestive.

6—(5565)

STAFF CARD

Name Address

Born Entered Service as Rate.

Pension Fund. Sick Fund. Insurance. Superannuation.

Papers Fines

RECORD

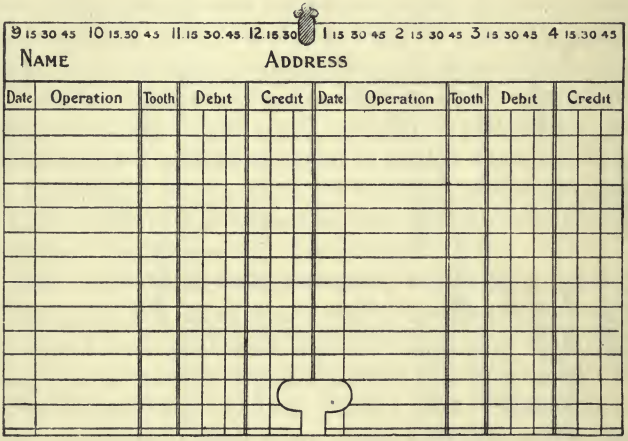
Date	From	Rate	Date	To	Rate

HOLIDAYS

Year																		
Date																		

STAFF CARD FORM USED BY A GREAT TRANSPORT COMPANY

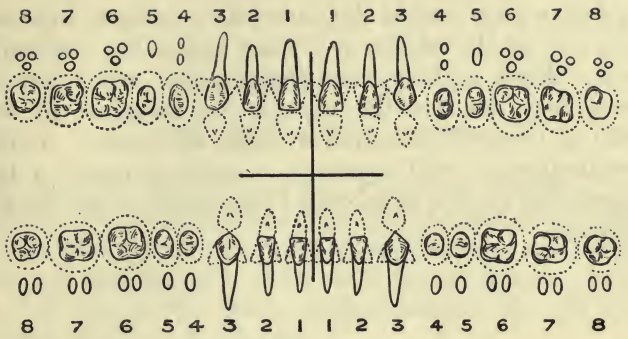
A specially-ruled and printed card is provided with provision for name and address of the patient and the columns in which to insert details of operation and the fee charged and the amount paid. On the top of this card figures are printed in order that the card may be signalled to indicate the day and hour of the appointment. When the appointment is made the card is filed



A Dentist's Card (Globe-Wernicke)

under the date of the day fixed, and the entire series of appointments being arranged in this way no difficulty is experienced in keeping track of appointments made or in selecting possible hours for further appointments.

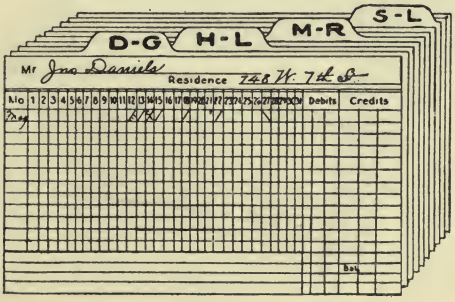
An appointment having been kept details are entered on the card, the flag is transferred to the hour of the next appointment and the card put back to the date thereof. The card thus answers its purpose not only in registering appointments, but when the treatment of the case is finished provides a complete record of the work that



Reverse Side

has been done. The card is then transferred to an " accounts " drawer and is ready for reference when the time comes to send out the accounts due. The account being paid the amount is entered and the card transferred to a patients' register which forms a permanent record of all patients that have received treatment on the instant when an old patient reappears.

For the use of the family doctor the same firm also



A Medical Practitioner's Card
(Globe-Wernicke)

suggests a form card in this case with a ruling to indicate each day of the month and space indicating the visits paid. When making calls these cards, which are of convenient size for the pocket, are arranged in the order in which it is desired to make the visits. At the termination of each interview a mark is made in the proper day's space to represent the nature of the service rendered.

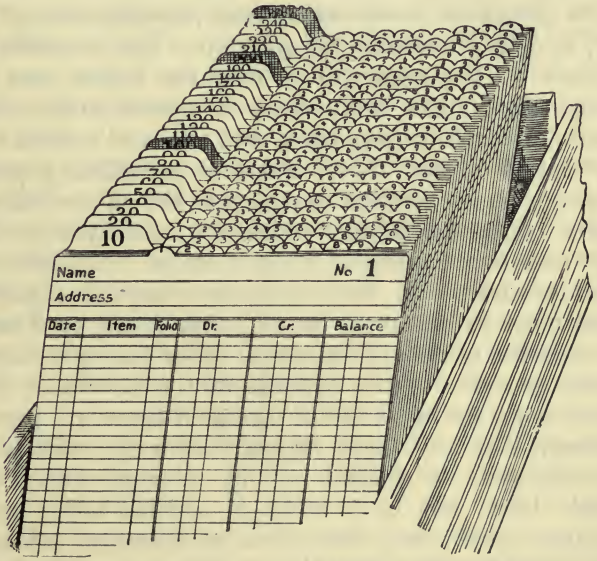
CHAPTER VII

THE CARD INDEX LEDGER

In America and to a lesser extent in England, the adaptability of the card system for the purposes of ledger accounts has met with wide recognition and enthusiasts are not wanting who claim that only sentiment stands in the way of the entire displacement of the old style ledger by the card cabinets.

Old System.

Whilst fully recognising the advantages inherent in the card index ledger it is however possible to appreciate



Numeric Ledger Cards (Fordham & Co., Ltd.)

the arguments of those who defend the older system. The argument most frequently put forward is that the bound book affords greater security against falsification. One of the earliest lessons impressed on the young clerk is that an entry once made in an account book must stand, as far as the mere paper and ink is concerned. If an error is made it may be crossed through with the pen so that it will be ignored, but still remains legible. To erase it with a pen knife, or worse still, to tear out the page and start afresh, is an offence the seriousness of which can hardly be exaggerated. Book-keepers and business men imbued with such traditions naturally look askance at the suggestion that ledger accounts may be kept on loose cards, on cards that can be withdrawn, destroyed, or rewritten at will. To meet such an argument by the assertion that there always have been dishonest book-keepers and probably always will be, is simply to evade the question. The only effective answer to the argument is that the ledger does not stand alone, that every entry is posted from a cash-book, a journal or day-book, and the card system does not interfere with these, and that providing a proper supervision is exercised in regard to the entries made in these books the facility which the card system offers for rewriting a ledger account in no way increases the possibilities of fraud. Another adverse argument that must be met turns on the value of the card ledger as evidence in the unfortunate event of having to submit some question to the decision of the Courts of Law. Here again the same line of argument alone will prevail, namely that any single transaction or series of transactions must be judged not by a single entry in a single book, but by a series of entries which stand together, and each furnishes corroborative evidence. It seems, therefore, that though the arguments against

the card index ledger are not without weight and are deserving of consideration, they are less overwhelming than some people suppose. In actual practice it will usually be found that the circumstances and conditions of different systems of account vary so considerably that on this aspect of the card index system it is absolutely futile to dogmatise. The chief accountant of one of the wealthiest Corporations in Great Britain effectively disposed of a suggestion to supersede the old bound ledgers by cards with the query—Why ?

Why ?

The present system, he said, worked admirably through two generations, it had grown and developed with the growth of the business ; the very fact of its uniformity made reference easy. A new system might or might not be equally satisfactory, but the inducements were not sufficient to make the experiment worth trying. The economy of labour where an enormous and highly paid staff were employed, the economy of space with offices the size of a cathedral appealed to him not at all, and one felt that his attitude was entirely sound considering the peculiar circumstances.

It must always be remembered that to discredit and disestablish a system that has in practice proved satisfactory requires arguments of overwhelming strength, and whereas in dealing with correspondence filing and general office organisation, other systems have in the main been unsatisfactory, when the counting-house is approached a high state of efficiency is usually noticeable. To class as out of date everyone who fails to recognise the merits of the card index ledger is therefore to display a narrowness of vision and a lack of power to see things in their true perspective.

Admitting, however, the existence of a certain class

of business men who may be well advised to maintain their old practice in the matter of the ledger, it must still be obvious that to many others the card system offers advantages which cannot be ignored.

Economy.

To cite the general arguments to be considered there is first the question of economy—economy of time—economy of space. In the actual posting of the ledger account, when the account is on a single card that can be laid flat on the book from which the posting is done, there is necessarily a saving of minutes as compared with the posting into a bulky volume, the mere lifting of which on to the desk requires a considerable effort. There is a still greater saving of time in turning up the account; certainly there is a big saving of time consequent upon the permanence of the cards which remain in use until each is full. With the bound ledger, on the other hand, at some time or other every live account must be transferred to a new ledger. In the aggregate this time must amount to something appreciable if represented by wages. There is a farther economy of space both in respect to the current accounts and old accounts.

Apart from initial economies indicated, the facilities provided by the card system for following doubtful accounts would, if these are numerous, represent a very considerable saving of time and enable the work to be carried out more thoroughly and systematically.

The Instalment System.

No better example of the economy and convenience of the card ledger system could be instanced than the case of a business supplying goods on the instalment system. To attempt to keep such accounts in an

ordinary ledger would entail an amount of labour out of all proportion to the business done. In such a business the customers must necessarily be very numerous and compared with the number of remittances received each day the turnover is small. Apart from this a very careful watch has to be kept on irregular payers. Reminders have to be dispatched and sometimes legal proceedings taken. The work involved in looking up each name in an index, finding the account and entering the payments would alone be considerable, but when to this is added the necessity for constantly searching the ledger for overdue accounts it obviously becomes out of all proportion to the value of the business. With cards, however, every operation is simplified, and the keeping of such accounts entails the minimum of work. As each account is opened a card is made out with the name and address of the customer, the order number, and particulars as to the number of instalments, and the date upon which they become due. This is naturally filed under the name of the client in its correct alphabetical position. The date when payments are to be made is further shown by a signal. As instalments are received the amounts are entered, and a signal of another colour substituted, indicating that the card requires attention on the corresponding day in the following month. A glance at the drawer shows at once what instalments are in arrear, and these can be picked out for special treatment. To summarise the economy in time effected, the name is written on the ledger card only, and not as would be the case with a bound ledger both at the head of the account and in the index. To turn up the card is but one operation, with the bound ledger it is two, and to that must be added the further inconvenience of a necessarily imperfectly arranged index. Lastly, overdue accounts call attention to themselves

instead of being found only after the most wearisome and laborious search. In an instalment business, the advantages of the card system are so overwhelming, that it is impossible to conceive anyone starting out to keep such accounts in a bound book.

With almost any other type of business, the same advantages are to some extent apparent, but the essential problem being different some modification becomes necessary. In dealing with regular customers and larger accounts, but fewer of them, a numerical arrangement is to be preferred to an alphabetical. This necessitates a card index to the ledger, but as this index may also be used as a customers' list with particulars as to terms, shipping instructions and what not, it need not be assumed that still another register is being added. Though an index is necessary it will be found in practice that the ledger clerk will memorise a majority of the customers' numbers, for these remain the same from year to year.

Tab Cards and Signal Flags.

To meet the objection that loose cards may easily be mislaid, cards are tabbed with numbers from one to ten. When arranged in the drawer, these tabs proceed from left to right across the drawer and the absence of a single card can thus immediately be detected. The cards are further arranged between coloured guide cards numbered in tens, and these guide cards being kept to the left-hand side of the drawer, in no way interfere with a clear view of the tabs.

Where tab cards are used it is not advisable to also use signal flags, as the two are mutually destructive. Doubtful accounts requiring frequent attention may either be removed to a separate drawer and arranged between guide cards indicating months and days of the

A Convenient Card Ledger Desk (Shannon, Ltd.)

month, or a small register may be kept for these and separate cards made out showing the amount due, the steps taken to collect it and the results.

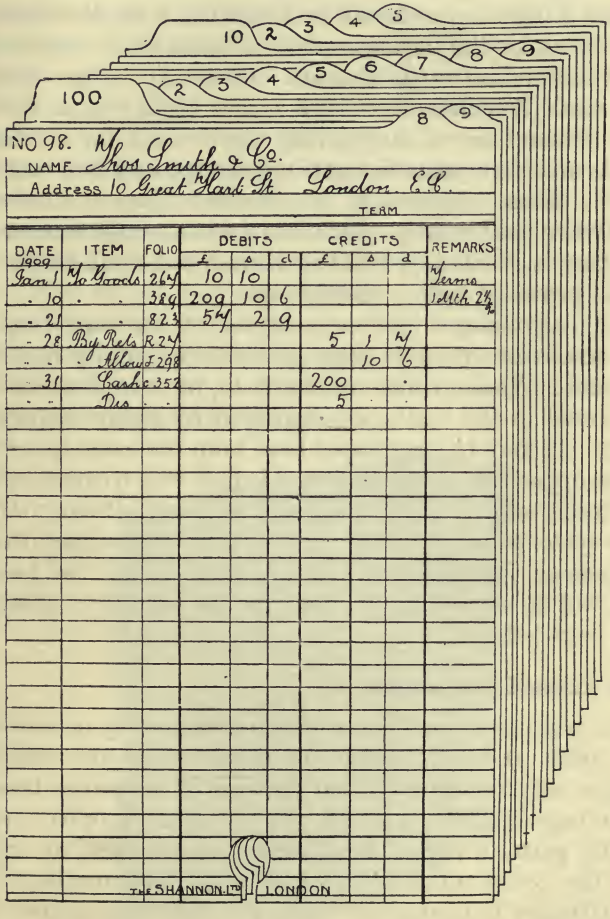
With ledger accounts arranged numerically, each account has its distinctive call number, and a card being filled a new one is made out, and the full one transferred to a transfer drawer kept for the purpose. However many cards may be filled by a single customer, the latest is found in the card ledger drawer, all the rest in the transfer drawer, the call number in either being the same. To get the details of any account over a period of years thus becomes a perfectly simple matter, necessitating a reference to two drawers in which all the cards of any given customer must be found.

It may be suggested that with the index the great economy in time effected by the card ledger disappears. This, however, is not so, though in this particular direction the time saved is not so considerable as in the case of a ledger arranged with the cards in alphabetical sequence. It must, however, be recollected that the names in the index being in absolute alphabetical order any number can be turned up much more readily than is possible with a book index, that the numbers themselves being stable will probably be memorised and that the actual work of handling a card is considerably less than handling a ledger. More than this, for rendering statements, in the case of an audit and whenever necessary, cards may be apportioned out amongst any number of clerks, all of whom can work on them simultaneously, whereas with the bound book but one clerk can use it at a time.

Elasticity of the Card Index.

Between the two extreme cases, the instalment house, and the large wholesale business dealing with

regular customers, are an almost endless variety of concerns whose particular requirements need special consideration before attempting to show how best the



THE SHANNON LEDGER CARD
(SHANNON, LTD.)

card ledger could be adapted to their particular requirements, but enough has been said to show both its elasticity and adaptability.

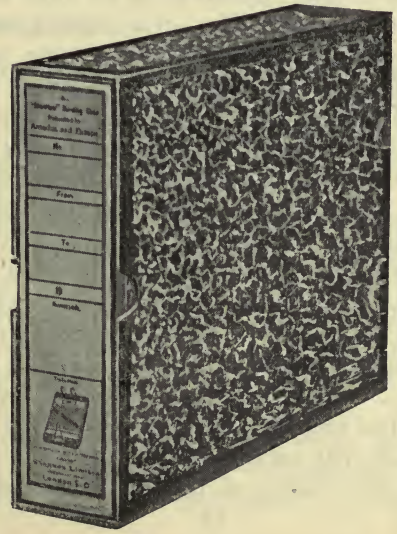
As regards appliances the makers cater for the man whose ledger accounts can be housed in a single drawer, as well as for the business whose accounts are numbered by the hundreds of thousands. Generally, ledger cards are made 8 inches wide by 5 inches high, but to meet the demand for a card giving more room for entries, cards are often printed eight inches high and five inches wide. These necessitate a different shaped drawer, and when used in large quantities a considerable economy in space is effected by building them into a book-keeper's desk, provided with a sliding top.

The advantages and convenience of the card ledger are so obvious that its more general use is but a matter of time. The greatest obstacle to its adoption is to be found in the hesitancy displayed by many accountants. It may be mentioned that from the same quarter came opposition to the loose-leaf ledger, which in principle is closely allied to the card system, and although the two systems are in competition it may be assumed that increasing familiarity with the principle of the loose leaf will do something to overcome the prejudice against the card ledger.

The Loose-Leaf Ledger.

As regards the loose-leaf ledger it is hardly necessary to speak at any length. It differs from the bound ledger only in the fact that instead of its leaves being sewn together, they are held by a mechanical contrivance which permits leaves being added or removed at will. To the over-cautious, the fact that this mechanical contrivance is controlled by a key will be a source of satisfaction and with that in his possession he will

doubtless formulate any number of rules for ensuring that due form and ceremony be observed when the ledger is unlocked. In practice it will be soon found that no such rules are necessary, for it can be of no advantage to his clerks to withdraw improperly ledger accounts which have been inserted. Broadly speaking, the loose-leaf ledger can claim many of the advantages of the card ledger. Accounts can be arranged, classified and indexed in a way making reference easier, the ledger enjoys perpetual life and contains only live accounts. On the other hand, it cannot be handled with the same ease and comfort that can the card, nor does it effect the same economy of space. It is only fair, however, to say that many firms who use it and are not ignorant of the card system, speak of it in the highest terms, and are as little anxious to try any other system as they are to go back to the old style bound book ledger they have abandoned.



Binding Case (Shannon, Ltd.)

CHAPTER VIII

COMPONENT PARTS OF THE SYSTEM

The Bogey of Complexity.

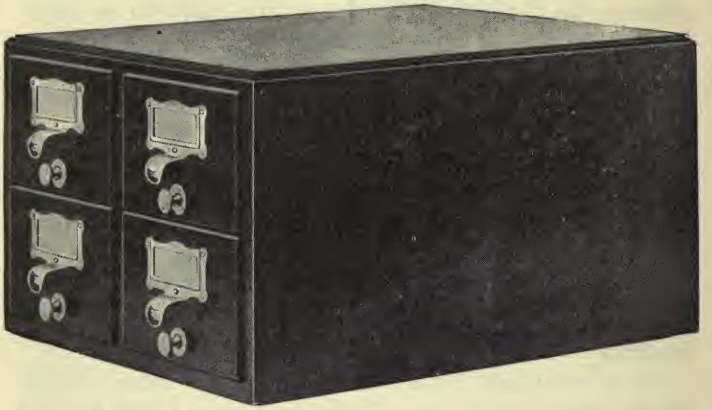
THE multiplicity of purposes served by the card index appliances is so numerous that at first sight the enquirer may experience both confusion and discouragement at the great variety of cabinets, trays, cards and fittings of all sorts from which the makers ask him to choose. This fact not infrequently induces the busy man to hesitate before adopting a system the installation of which seemingly requires so much consideration. If, however, the previous chapters have not been written in vain the bogey of complexity will no longer be taken seriously, and it only remains for the convert to the system to select such appliances as are most suitable for his particular purpose. To settle this question may require some thought, but the furnishing of a place of business is a matter which deserves and will repay thought. To purchase desks having innumerable pigeon-holes and drawers on the assumption that they will be useful for something is both uneconomical and unwise. In the modern office every receptacle for material that has no definite purpose is a snare, it invites disorder, and encourages slovenly methods. The card system provides a place for everything, and shows where that place is. If it is applied consistently to every class of material coming into an office the necessity for miscellaneous furniture disappears. Recognising this fact even the most tentative experiment should be made with cabinets that will permit subsequent growth. In the choice of the card drawers the first

point to be decided is the size of the cards to be used. Cards are made in three standard sizes, the approximate measurements being 3 in. × 5, 4 in. × 6, and 5 in. × 8. The smallest size is sufficient for the file index, and the largest is almost invariably used for the Ledger Cards. Whether for other purposes the middle or largest size is most suitable, must depend entirely on the special ruling, and the amount of information it is to contain. Here it will be found the advice of one or other of the leading makers of card cabinets will be useful, and whatever the problem is that has to be solved, they will generally be able to make some useful suggestions.

In a mistaken effort after economy some people refrain from taking this advice, and have cards printed and cut at the local printing office. Whatever initial saving is effected is dearly bought, for such cards are seldom cut with the mathematical accuracy necessary for satisfactory work.

Cards and Cabinets.

Cards are made in three weights, and in calculating the sized card cabinet required, it is convenient to recollect that the capacity of the standard depth drawer is 1,000 light cards, 750 medium weight, and 500 heavy cards. In a small business where four drawers are likely to be sufficient, and there are reasons for having these in an accessible position and independent of the vertical files, the four-drawer cabinet (two above two) is exceedingly useful. Should this be insufficient, considerations of space will probably necessitate sections to combine with the vertical letter drawers: sections for each sized card containing respectively six, five, and four drawers are made which combine with the three drawer vertical letter file and various other units so that no difficulty need be experienced in building up a



FOUR-DRAWER CABINET (FORDHAM & CO., LTD.)

cabinet that fits not only the requirements of the moment, but that can be extended in any and every department as growth necessitates.

The Question of the Rod.

Another question that has to be settled in reference to the card drawers is whether or not they shall be fitted with a rod holding all the cards, and if so, what sort of rod shall be employed. Broadly speaking, it may be said there are two classes of rods, the plain rod, passing through a round hole perforated near the bottom of the card, and the flat rod or duplex fitting into a special

CARD PERFORATIONS FOR VARIOUS DESIGNS OF RODS (LIBRARY BUREAU, LTD.)

slot cut in the card. With the plain rod, the entire series of cards is held in position, and no single card can be added or withdrawn until the rod is unscrewed and removed. It is argued that such a method makes for safety, that by placing obstacles in the way of withdrawing, reference will be made to the card as it stands in its place in the drawer, and the danger of loss will be minimised. Such an argument is sound enough if used in relation to a library catalogue or other register used largely by the public, but has little or no weight when applied to the card registers used in a business house. Where time is money, facility in handling is of the first importance, and the time spent in removing and replacing round rods will be found out of all proportion to the supposed advantages they possess.

The Flat Rod.

With the flat rod in its various forms, cards can be locked or released at will, and the work of withdrawing for reference, or inserting a new card occupies no appreciable space of time. Where a rod is desired, one of this type is to be recommended, but the question arises whether in ordinary circumstances a rod is necessary at all. Whether a drawer contains a hundred or a thousand cards, behind the last card is a movable block keeping the entire series at an angle that makes handling and reference easy. In the past these blocks have not always been very satisfactory in that they did not move backwards or forwards with the ease that could be wished for. Quite recently a new metal block has been placed on the market that can be adjusted without the least trouble, and where this is used, the necessity for a rod of any sort largely disappears.

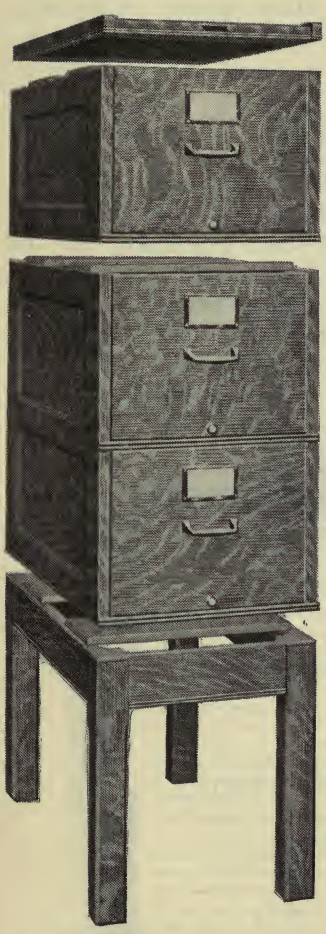
To guard against an accidental upset of the drawer and its entire contents which in the absence of a rod

PATENT AUTOMATIC TRAY STOP
(LIBRACO, LTD.)

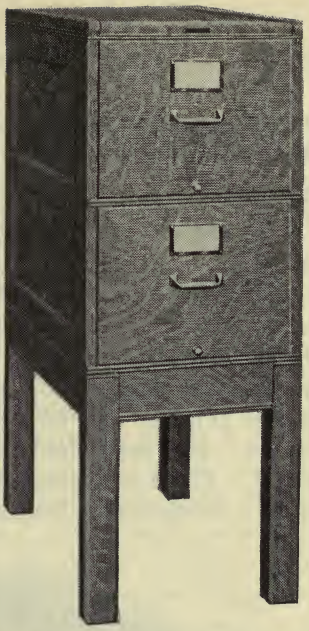
would mean a considerable amount of work in sorting and re-arranging, all drawers should be fitted with an automatic locking appliance so that the drawer when opened hurriedly cannot come right out of the cabinet until the lock is released. A similar appliance should also be used with all vertical file drawers.

Letter-Filing Cabinets.

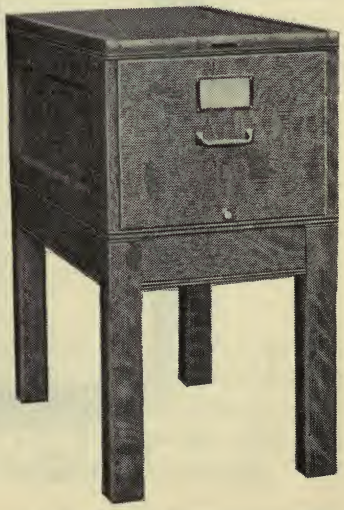
In selecting the letter-filing cabinets provision for expansion is the only question of importance to be considered, and in this connection even the smallest business may be warned to avoid the single vertical file opening at the top. The upright unit already referred to, contains three drawers, but where only one is required it can be made so that a second and third drawer can be added if necessary. The capacity of a single vertical drawer is approximately 2,000 letters,



A Three-Drawer Vertical Cabinet in Sections (Amberg File & Index Co.)



Two-Drawer Vertical Cabinet (Amberg File & Index Co.)

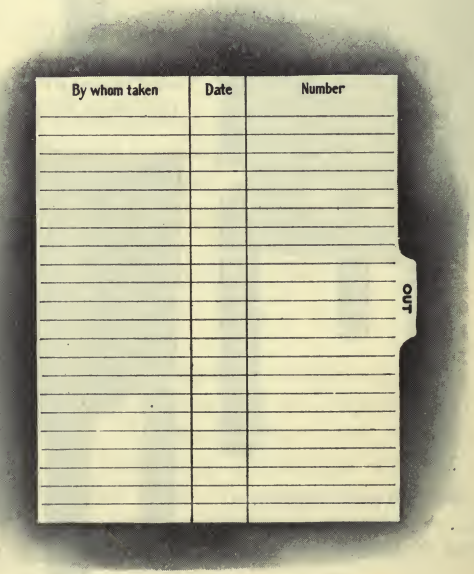


One-Drawer Vertical Cabinet (Amberg File & Index Co.)

and drawers are made for either quarto or foolscap documents.

Folders.

In treating of correspondence filing it has been convenient to speak of folders to the exclusion of binders. A folder is simply a piece of strong manila so folded that the back sheet projects and on this projection the name of the correspondent is written. For filing on the system here advocated tab folders with the number clearly printed on the tab are to be recommended. Binders are merely folders with a binding attachment added. These are recommended when the papers of a single correspondent become numerous, as they induce



OUT CARD FOR VERTICAL FILE
(LIBRARY BUREAU, LTD.)

the proper sequence of the papers being maintained. There are on the market many binders of slightly different types, most of which have merits of their own, between which it would be invidious to draw comparisons.

The "Out Card."

As a safeguard where folders are taken from the filing room, the "out card" supplied by the Library Bureau, Ltd., meets all requirements and entirely obviates the necessity for costly charging cabinets which are sometimes recommended. It has already been said that with the vertical system indexed numerically the files can grow with the business, and however rapid that growth accommodation can always be made by adding new sections. There is no confusion, no re-arrangement, and whether a business numbers its correspondents by thousands or tens of thousands there is still but one place for the letters of each. A folder will in the course of time become full, a second is then provided with the same number and the first folder closed, that is to say, the folder is marked with a stamp in this form—

Dates herein
CLOSED from.....
to.....

In filling in the dates it is better to write the month, day or year clearly and not complicate matters by the use of Roman numerals. It takes just as long to write 1903 XI 25 as it does to put down plainly Nov. 25, 1903, and when it comes to reference the former takes

perceptibly longer to convey the intelligence desired. If the letters in a closed folder refer to matters still pending, the two folders may be kept side by side in the vertical file. The probability, however, is that such letters will but seldom be required and this folder may be transferred to a storage case. It is in this matter of transferring that the numerical system demonstrates its inherent superiority to any other system.

The folder and its contents are removed bodily, but the folder retains the number it has always had, but a mark, say the letter "T," meaning transfer, shows the number now belongs to the correspondence transfer case instead of to the file. On the face of the new folder and the name card in the index drawer, the location of the transferred letters is shown. Subject cards need no such note, as they would refer the enquirer to the new folder and such in turn would point to the place where the earlier letters of this particular correspondent were stored.

Transfer Boxes.

Various forms of transfer boxes are supplied by the different makers, but provided in transferring the original number be retained, the simplest equipment in the form of boxes will be found to work without the slightest hitch. For convenience in handling a small box of the type is to be recommended. On the back a label must show the first and last numbers of the folders contained therein, and these are then arranged in order on shelves. A second style of storage case is made on a larger scale, and is particularly suitable where the volume of correspondence is very large, and reference to old letters that have been transferred comparatively infrequent. Whichever type of case is used the retention of original numbers makes both the

arrangement and subsequent reference a matter of the utmost simplicity.

Filing of Replies.

In any modern system of filing it is assumed that with the letters of every correspondent shall be found copies of replies thereto, so that it may not be out of place to say something at this stage with reference to letter-copying appliances. The old-fashioned letter press with its brush or wet cloth in spite of ridicule and abuse still commands the confidence of a very large number of people. To dispatch an important letter, an exact facsimile of which was not to be found copied in the letter book, to many men would appear to be the height of indiscretion, and no carbon or loose copy could allay their feelings of apprehension. The one-place system of filing does not however, stand or fall with any system of letter-copying. If there is any reason or desire to retain the letter book, it may be retained, and for the duplicate that is filed with the correspondence a carbon copy is taken. In answer to the objection that a carbon copy is not evidence, the only reply is, no one suggested it was. The object of having in one folder the complete correspondence incoming and outgoing is to facilitate reference. That it does so is not a matter that needs discussing. As a precaution an actual copy of every letter dispatched must be taken by some means or other, whether it is copied into a book or by means of a rotary copier on to a roll to subsequently become a loose leaf is entirely a matter of individual preference. For the rotary copier, there is much to be said. It is clean, quick and effective. It stands ready at all times to do its work and the annoyance of waiting for a book in use elsewhere is entirely obviated. The letter itself is not smudged, as is often

the case when too much water is used, and there is no interval whilst it is being dried. As against the copying press the rotary copier is expensive, but if allowance be made for the saving it effects, it will be found like other modern appliances to justify itself.

Conclusion.

So it is with other labour appliances designed to facilitate the work of the office; excellent as they may be, they are not to be considered part of the Card Index System, which can be installed and maintained in a state of the highest efficiency with the appliances dealt with in this chapter. Whatever the total cost of cards, folders, files, and drawers may be, there can be but few businesses in which a system so simple and so perfect would not quickly pay for itself. Because this is so, the card system can boast an ever-increasing number of users year by year. The prejudice due to the supposed American origin of the system, stupid if the assumption were correct, doubly stupid in view of its known European origin, has ceased to have its old influence, and as the necessity for greater efficiency and a more accurate knowledge of business facts has become apparent, the popularity of the Card Index has increased, and it is not unreasonable to anticipate that its ever-widening influence will in the course of the next decade cause all other systems to pass into oblivion.

INDEX

ACCOUNTS Drawer, 71
Accumulation of Papers, Prevention of, 44
Adaptability of the System, 25
Addition of New Names, 4
Additions, Estimating, 29
Address Book, Old-fashioned, 4
——, Limitations of, 6
Addresses and Names, Record of, 3
Addressing Envelopes and Letters, 61
Advertisement, Appeal by, 53
Advertising, Analysis of Newspaper, 56
Agreements, Filing, 27
Alphabetic Card Index Drawer, 4
Alphabetical Arrangement, Objections to, 3
Arrangement according to Trades, 31
—— based on logical principles, 63
—— of Catalogues, 29
Automatic Attention, 44
—— Tray Stop Patent, 88

BASIS of the Card Index System, 3
Binders, 90
Book-keeper, The Traditions of the, 74
Boxes, Transfer, 92
Business, A Key to a, 51
Business Man, The Old-fashioned, 6

CABINETS, Addition of, 12
——, Filing, 9, 85, 89
——, Follow-up, 44, 45
Call Number, A, 17
Call, Common, 27
——, Disadvantages of, 28
——, Reserve, 29
Card, Customer's, 49, 50
——, Ledger Desk, 79
——, Name, *see* Name Card
——, Out, 91
——, Shannon Ledger, 81, 82
——, Staff, 69
——, Stock Account, 65
——, Subject, *see* Subject Card
——, Traveller's, 50, 51
——, Tray, 58
Card Index, Definition of, 1
—— Drawers, *see* Drawers
——, Elasticity of, 80
——, Finality of, 2
——, General Utility of, 43
—— Ready to supply facts, 21
——, Unlimited expansion of, 6
Card Index System, and Instalment System, 76
—— as a Time Saver and Check, 45
—— as applied to Stock-Accounting, 63
—— at Work, 20
——, Basis of, 3
——, Characteristic Possibilities of, 19
——, Completeness of, 19
——, Component Parts of, 84
——, Discovery of, 1
——, Expanding powers of, 8
——, Extent of Elaboration of, 47
—— for Dentists, 68
—— for Ledger Accounts, 73
——, Illimitability and Adaptability of, 26
—— in Circularising, 60
—— in operation, 17

Card Index System, Inception of, 1 [20
——, Installation of, 12, 13,
——, Peculiar Merit of, 52
——, Permanency of, 12,
——, Working of, 9, 43
Cards, Examples of, 22, 24, 85
——, Guide, 4
——, Numeric Ledger, 73
——, Position, 68
——, Tab, 78
——, Use of, in compiling Indexes, 2
Care and Common Sense, 41
Catalogues, Drawers, 28
——, Filing, 27
——, Grouping together of, 32
—— Index, Example of, 31
——, Numbering of, 28
——, Problem of, 27
Check, Card Index as a, 45
Circularising, 60
Class Letters, 16
Classification of Schemes, 23
——, Example of, 23, 24
——, Question of, 16
Classifying Business Documents, 15
Colours as Distinguishing Marks, 16, 51
Common Sense, Use of, 43
Competition, 58
Complex Business, Management of a, 26
Complexity, The Bogey of, 84
Compound Names, 36
Confused Arrangement, An Example of, 15
Contents of the Files, Materials involved, 15
——, Settling the, 14
Continuous and Orderly Sequence, 4
Corporations and Institutions, Names of, 38
Correspondence File, An Index to, 3
Correspondence Filing, 17
——, Promptitude in dealing with, 43
Correspondents, Numbering of, 11
——, Regular, 21
Costing, 65
Cross References on Cards, 19
—— on Letters and Catalogues, 32
Customers, Idiosyncrasies of, 6
—— Registers, *see* Registers

Dead Matter, 19
Dentist, Card System for, 68
——, Specimen Card for, 70, 71
Departmental Organisation, 45
Desk, A Card Ledger, 79
Detail, Indexing in, 21
Discrediting a System, 74
Drawers, Card Index, 3, 13
——, Accounts, 71
——, Alphabetic, 4
——, Enquiry, 56
——, Primary Purpose of, 3
——, Vertical File, 10

Economy, 76
Elaboration of Card Index System, 47
Elasticity of the Card Index, 80
Enquiries, Method of Dealing with, 53
—— Registers, *see* Registers
Enquiry Drawer, 56
Epoch in Indexing, An, 2
Expansion of Card Index, 6

File, The Letter, 7
——, Contents of, 14
——, Principal Index to, 26
Filing Agreements, 27
——, An Intelligent System of, 14
—— Cabinets, 9, 88, 89

Filing, Card Index System of, 1
—— Catalogues, 27
—— Correspondence, 7
—— Department, The, 45
—— Invoices, 17
—— Press Cuttings, 33
—— Replies, 93
——, Uniformity in, 36
Finality, Suggestion of, 2
Flags, Signal, 78
Folders, Act of Placing Letters in, 18
——, Catalogues placed in, 29
——, Tabs on, 11
——, Transference of, 17
——, Used for Press Cuttings, 33
——, Vertical File, 9, 90
Follow-up Cabinet, 44, 45
—— Files, 57
Following up of Openings, 59
——, System of, 53
Foresight, Lack of, 12
Furniture, Office, 84

Geographical Arrangement, 25, 59
Growing Business, Needs of a, 7
Guide, A Reliable, 40
Guide Cards, 5, 11
—— in Card Trays, 58
—— Reminder Trays, 45
——, Projecting, 4

Hidden Information, 8
Hyphenated Names, 36
——, Card for, 37

Illimitability of the System, 25
Index, Catalogue, 31
——, Card, *see* Card Index
——, File, 26
Indexing, Opportunities for, 19
—— Press Cuttings, 33
——, Subject, 19, 20, 25, 43
Inflexibility of Letter File, 7
Information, Hidden, 8
Installation of the System, 12, 13, 20
Instalment System, 76
Invoices, Filing, 27

Key to a Business, A, 51

Label Holders, 11
Ledger, Card Index, 73
—— Cards, Numeric, 73
—— Desk, Card, 79
——, Limits of the, 52
——, Loose-Leaf, 82
——, Old System of, 74, 80
——, Shannon Card, 81, 82
Letter File, Inflexibility of, 7
Letter-Filing Cabinets, 88
Letters, Class, 16
Libraries, Indexing and Cataloguing, 1
Limited Companies, Names of, 39
List of Customers, 48
London Directory, 36, 40
Loose-Leaf Ledger, 82

Mailing List, A Convenient, 67
Makeshifts, Shoddy, 12
Medical Practitioner's Card, 71
Memorandum of Numbers Allotted, 31
Misplaced Energy, 20

Name Card, 17, 25, 26, 35
——, Arrangement of, alphabetically, 41
——, Essence of the, 35
——, Examples of the, 30, 37, 39, 42
—— for Catalogues, 29
——, Importance of, 18
——, Second, 41, 42
——, Titles on, 38
Names and Addresses, Addition of new, 4

Names and Addresses, Compound, 36
——, Hyphenated, 36
——, Record of, 3
—— of Corporations, etc., 38
—— of Limited Companies, 39
—— of Noblemen, 38
——, Withdrawal of Old, 4
—— with Prefixes, 38
Newspaper Advertising, Analysis of, 56
Numbering of Catalogues, 28
Numbers Allotted, Memorandum of, 31
Numeric Ledger Cards, 73
Numerical Arrangement, 9, 10

Old-fashioned Business Man, The, 6
One-place System, A, 6, 10
Operation of the Card Index System, 17
Opportunities for Indexing, 19
Organisation, Value of, 45
Originator of Card Indexes, 1
Out Card for Vertical File, 90, 91

Pamphlet File Box, A, 28
Parallel Growth, 12
Permanence, Element of, 12
Possibilities of the Card Index System, 19
Precedence, A Question of, 40
Prefixes to Names, 38
Press Cuttings, Filing of, 33
Problem of Catalogues, 27
——, Enquiries, 53
Projecting Guide Cards, 4
Promptitude, Necessity for, 44
Pulse of Trade, A Finger on the, 58

Record of Sales, A, 50
References, Cross, 19
Register, Stock Account, 64
——, Subscribers', 67
——, Subsidiary Uses of, 7
Registers, Additional, 47
——, Customers'. 47
Registers, Examples of, 49, 50, 61
——, Geographically arranged, 48
——, Purpose of, 49
——, Enquiries, 47
——, Form of, 55
—— in Circularising, 61
—— in manufacturing houses, 59
——, in wholesale businesses,
——, Purpose of, 52, 58 [59
——, Travellers', 59
Regular Correspondents, 21
Reliable Guide, A, 40
Reminder Tray, 44, 45
Replies, Filing of, 93
Re-writing and re-arrangement, 2, 12
Rod, The, 86
——, Design for, 86
——, Flat, 87
Rozier Abbé, 1

Sales, A Record of, 50
—— Department, 62
Schemes, Classification of, 23
Sequence, Continuous and Orderly, 4
Signal Flags, 78
Signals, Method of Affixing Guide, 54
Space, Economy of, 76
Staff Card, 69
Stock Account Register, Section of, 63
Stock-Accounting, 62
Storing Catalogues, Methods of, 29
Subject Cards, 26, 30
Subject Indexing, 19, 20, 43
—— Extent of, 25
Subscribers, Registration of, 67
Subscription Registration, 62
Subsidiary Uses of Registers, 7
Suggestion of Finality, 2
Suggestions in Card Indexes, 21
——, Example of, 21

Supervision of the Manager, 25
System, Encouragement of, 6
—— saves Time, 34, 45

Tab Cards, 78
Tabs on Folders, 11
Time saved by System, 34, 45
——, Economy of, 76
Titled People, how named, 38
Trades, Arrangement according to, 31
Transfer Boxes, 92
—— Cases, 7
Transferring Correspondence, 7, 21
—— from Old Style to New, 25
Travellers' Card, 50, 51
Tray, Reminder, 44
—— Stop, Patent Automatic, 88

Uniformity in Filing, 36
Upright Vertical File Section, 13, 14

Vertical File Drawers, 10
—— Folders, 9
——, Out Card for, 90
——Section, Upright, 13, 14

Warning, A Word of, 43
Weedings, Periodic, 34
Withdrawal of Old Names, 4

LIBRARY OF THE UNIVERSITY OF CALIFORNIA

THE END

Printed by Sir Isaac Pitman & Sons Ltd, Bath.
L—(1565)

PITMAN'S COMMERCIAL SERIES

A Classified List of Books
Suitable for Use in
EVENING SCHOOLS & CLASSES
And for Reference in
BUSINESS HOUSES.

Arithmetic
Book-keeping
Business Training
Business Man's Handbooks
Commercial Correspondence and Composition
Commercial Geography
Commercial History
Commercial Law
Commercial Products
Commercial Readers
Elementary Law
Handwriting
Languages
Marine Law
Mercantile Law
Note-Books
Practical Primers of Business
Shorthand
Stock Exchange
Traders' Handbooks
Typewriting

SIR ISAAC PITMAN & SONS, LTD.
1 AMEN CORNER, LONDON, E.C.
And at Bath and New York.

CONTENTS

	PAGE
Advertising, Psychology of	18
Advertising, Theory and Practice of	18
Arithmetic	3
Bank Organisation	16
Bankruptcy and Bills of Sale	19
Bills, Cheques, and Notes	16
Book-keeping	4
Business Man's Guide	15
Business Man's Handbooks	15
Business Training	8
Company Law	18
Commercial Correspondence and Composition	20
Commercial Geography	23
Commercial History	24
Commercial Law of England, The	24
Commercial Products	18
Commercial Readers	26
Common Commodities of Commerce Series	11
Elementary Law	25
French and Italian	29
German	31
Guide for the Company Secretary	19
Handwriting	27
Household Law	19
How to Get a Situation Abroad	8
Indexing and Précis Writing	9
Insurance	16
Languages	29
Law of Carriage	18
Legal Terms, etc.	25
Marine Law	17
Mercantile Law	17
Modern Library of Practical Information	14
Money, Exchange, and Banking	17
Note-Books, etc.	37
Office Organisation and Management	15
Periodicals	39
Portuguese	32
Practical Primers of Business	12, 13 & 14
Practical Publicity	18
Public Man's Guide	15
Punctuation	20
Ready Reckoner	9
Salesmanship	10
Shipping Office Organisation	15
Shorthand	33
Solicitor's Office Organisation	16
Spanish and Portuguese	32
Stock Exchange, History, Law, and Practice of the	17
Traders' Handbooks	10
Typewriting	38

ARITHMETIC.

BUSINESS ARITHMETIC. Part I. In crown 8vo, cloth, 120 pp., 1s.

CONTENTS.—Simple and Compound Rules, Reduction of Weights and Measures, Vulgar and Decimal Fractions, Proportion and Square Root—Short methods in Multiplication and Division of Decimals to a small number of places, together with a knowledge of the degree of approximation possible—Short methods in Multiplication, Division, Prices of Articles, Practice Interest and Discount, Percentages and Averages, Commission and Brokerage—Areas and Quantities—The Metric System and Coinage of France.

ANSWERS TO BUSINESS ARITHMETIC. Part I. Cloth, 1s.

BUSINESS ARITHMETIC. Part II. In crown 8vo, cloth, 144 pp., 1s. 6d.

CONTENTS.—Stocks and Shares—Profit and Loss—Bills Receivable and Bills Payable, Interest, True Discount and Bankers' Discount. The Use of Logarithms more particularly for Problems on Compound Interest, Insurance, and Annuities—The more important European Weights and Measures other than the Metric —The Coinage of Germany and the United States—and the Weights, Measures and Coinage of India.

ANSWERS TO BUSINESS ARITHMETIC. Part II. Cloth, 1s.

PITMAN'S COMPLETE COMMERCIAL ARITHMETIC. In crown 8vo, cloth, 264 pp., 2s. 6d.

Contains Parts I and II above mentioned.

ANSWERS TO PITMAN'S COMPLETE COMMERCIAL ARITHMETIC. Whole cloth, 1s. 6d.

PITMAN'S SMALLER COMMERCIAL ARITHMETIC. By C. W. CROOK, B.A., B.Sc. This volume includes those parts of Arithmetic which are necessary in commercial life. In crown 8vo, cloth, net 1s.

ANSWERS TO SMALLER COMMERCIAL ARITHMETIC. Net 1s.

RAPID METHODS IN ARITHMETIC. By JOHN JOHNSTON. In crown 8vo, cloth, 87 pp., net 1s.

Gives the quickest methods of obtaining solutions to Arithmetical questions of a business character.

EXERCISES IN RAPID METHODS IN ARITHMETIC. By JOHN JOHNSTON. In crown 8vo, cloth, net 8d.

METHOD IN ARITHMETIC. By G. R. PURDIE, B.A. A guide to the teaching of Arithmetic. In crown 8vo, cloth, 87 pp., 1s. 6d.

METHOD ARITHMETIC. Illustrates the principles explained in "Method in Arithmetic." 324 pp. 3s.

ANSWERS TO METHOD ARITHMETIC. 67 pp. Net 2s. 6d.

CIVIL SERVICE AND COMMERCIAL LONG AND CROSS TOTS. In crown 8vo, 48 pp., 6d.

Contains 1,200 tests and numerous examples.

BOOK-KEEPING.

PITMAN'S PRIMER OF BOOK-KEEPING. Thoroughly prepares the student for the study of more elaborate treatises. In crown 8vo, 144 pp., cloth, 1s.

PRINCIPAL CONTENTS.—The entering up and posting up the Cash, Purchases, and Sales Books—Ledger—Making the Trial Balance and preparing the Balance Sheet—Explanation of Bills of Exchange and their Uses—The Treatment of Bad Debts, Dishonoured Bills, Consignments Outwards and Inwards, Partnership Accounts, etc.—Many fully-worked Examples, carefully graduated additional Exercises, Facsimiles of Commercial Documents and Definitions of Business Terms.—The rulings and balances are shown in red ink.

ANSWERS TO PITMAN'S PRIMER OF BOOK-KEEPING. In crown 8vo, cloth, 1s.

EASY EXERCISES FOR PITMAN'S PRIMER OF BOOK-KEEPING. This work provides useful additional exercises for students of the Primer of Book-keeping, and may be used either with or without that text-book. The answers to the exercises are given at the end of the book. In crown 8vo, 48 pp., 6d.

BOOK-KEEPING DIAGRAMS. By JAMES MCKEE. These diagrams show most graphically how the varied items in a set of transactions should be entered in the books of account, how the Ledger Accounts are closed, and the Profit and Loss Account and Balance Sheet drawn out. Real, Personal, and Nominal Accounts are illustrated, and useful notes and reference numbers are added, so that the student at any stage may use the diagrams with advantage. In crown 8vo, 36 pp., 6d.

BOOK-KEEPING SIMPLIFIED. A text-book covering all business requirements and affording a thorough preparation for certificate and professional examinations. Special features of the book are the large number of examples worked in full, and the printing of rulings and balances in red ink. New Edition, enlarged, and thoroughly revised. In crown 8vo, cloth, 272 pp., 2s, 6d.

PRINCIPAL CONTENTS.—The Ledger—Journal—Posting—Trial Balance and Balance Sheet—Closing Entries—Cash Books, various forms—Cheques—Purchases and Sales Books—Bad Debts—Bills of Exchange—Returns and Allowances—Capital and Revenue Accounts—Trading Account—Consignments Outward and Inward—Purchases and Sales on Commission—Joint Accounts—Partnerships—Branch and Departmental Accounts—Contracts—Sectional Balancing Ledgers—Reserves—Inaccurate Trial Balances and their Correction—Business Abbreviations—Business Terms and Their Meanings—Upwards of 100 Exercises, including Examination Papers of the Royal Society of Arts, London Chamber of Commerce, Lancashire and Cheshire Union of Institutes, etc., etc.

ANSWERS TO BOOK-KEEPING SIMPLIFIED. Revised Edition. In crown 8vo, cloth, 1s.

BOOK-KEEPING (continued).

PITMAN'S ADVANCED BOOK-KEEPING. In crown 8vo, cloth 187 pp., 2s, 6d.

PRINCIPAL CONTENTS.—Auditing—The Preparation of Profit and Loss Accounts and Balance Sheets—Bankruptcy, Insolvency Accounts and Statements of Affairs—Joint Stock Companies' Accounts, the Register of Members and Share Ledger, and the Register of Transfers, etc.—The Trading Accounts of Joint Stock Companies, and the Profit and Loss Account and the Balance Sheets—Liquidation—The Tabular System in General—The Tabular System as used in Hotels, etc.

ANSWERS TO PITMAN'S ADVANCED BOOK-KEEPING. In crown 8vo, cloth, 1s.

PITMAN'S COMPLETE BOOK-KEEPING. A thoroughly comprehensive text-book, dealing with all departments of the subject, and embracing practically every kind of account. With about 20 facsimiles of Company Forms, etc. Enlarged Edition. In crown 8vo, cloth, 424 pp., 3s. 6d.

The FIRST PART gives full explanation of Single Entry—Method of Converting Books from Single to Double Entry—Complete Instruction in the Preparation of Balance Sheet—How to Deal with Receipts and Payments by Cheques and Bills—Principal Laws governing use of Paper Money—Returns and Allowances—Bad Debts—Dishonoured Bills, etc.

The SECOND PART deals with Agency Accounts—Productive Wages Account—Brewery and Colliery Accounts—Accounts for Professional Services—Hotel Book-keeping—Accounts to be kept in hospitals and other charitable institutions—Theoretical and Practical use of the Journal—Joint Stock Company Book-keeping—Insolvency and Bankruptcy Accounts—Executors' and Trustees' Accounts—The Double Account System employed in Railways, Public Works, etc.

The THIRD PART gives thorough explanations of various kinds of Shipping Accounts, and the terms, books, and forms connected therewith. Inward and Outward Consignments—Accounts Current Book—Bankers' Account Current—How to Draw Bills against Shipment—The Compilation of Shipping Invoices and Account Sales—Letters of Hypothecation and Letters of Lien, with Specimens of these important documents—Orders by Telegraph Code—Calculations of C.I.F. Invoices, etc., etc.

ANSWERS TO PITMAN'S COMPLETE BOOK-KEEPING. Enlarged Edition. In crown 8vo, cloth, 213 pp., 2s. 6d.

Contains answers to all the questions, and fully worked solutions to all the exercises in the text-book.

BOOK-KEEPING FOR RETAILERS. By H. W. PORRITT and W. NICKLIN, A.S.A.A. (See page 12.)

BOOK-KEEPING (continued).

INCOME TAX ACCOUNTS AND HOW TO PREPARE THEM. Notes on Income Tax Law and Practice The present work has been designed as a help to book-keepers and others who are entrusted with the duty of compiling the returns to be presented to the Commissioners, and it deals with just those points that are likely to occasion doubt or trouble. In crown 8vo, cloth, 80 pp., 2s.

ADDITIONAL EXERCISES IN BOOK-KEEPING. Nos. I and II. In crown 8vo, 48 pp., each 6d.

Containing papers recently set by the leading Examining Bodies ; College of Preceptors ; National Union of Teachers, Elementary, Junior, and Senior ; Civil Service ; London Chamber of Commerce ; Society of Accountants and Auditors ; Institute of Chartered Accountants ; Institute of Bankers ; Union of Lancashire and Cheshire Institutes, etc., etc.

ANSWERS TO THE ABOVE EXERCISES. Nos. I and II. Each 6d.

PITMAN'S BOOK-KEEPING TEST CARDS. A series of carefully graded tests in book-keeping by which the student's progress can be satisfactorily gauged. There are three sets, Elementary, Intermediate, and Advanced, and each set contains 20 cards with a varying number of questions on each card selected from those actually set by the different examining bodies. Each set is graded in difficulty, printed on stout cards and put up in a strong cloth case with two sets of answers arranged in book form. The Answers are full and explicit, detailed workings being given and explanations where required. Per set, 1s. 6d.

PITMAN'S BUSINESS BOOK-KEEPING TRANSACTIONS. No. 1. 1s. Including 52 forms for Invoices, Cheques, etc., and 8 blank Exercise Books enclosed in envelope. This work is planned to teach the principles of Book-keeping and at the same time furnish an insight into actual business methods. This is accomplished by the employment of a text-book giving particulars (with copious explanatory notes) of the transactions of a trader, accompanied by facsimiles of all documents which would be received, and of blank forms such as Invoices, Cheques, Bank Paying-in Slip Book, Account Books, etc.

PITMAN'S BOOK-KEEPING TRANSACTIONS. No. 2. This new work is arranged on a plan very similar to that which has proved so successful in the case of Book-keeping Transactions, No. 1 ; but, of course, the transactions include items of a rather more advanced character. There is a concisely-written text-book, giving clear and explicit instructions in the principles of Book-keeping, full particulars regarding the transactions of a trader, and the trader's books of account, forms, documents, etc., the whole enclosed in a stout envelope. The new work is arranged so as to give not only instruction in Book-keeping, but also a good deal of reliable information relating to business methods. Price 2s.

BOOK-KEEPING (continued).

PITMAN'S HOTEL BOOK-KEEPING. A practical text-book explaining the principles of book-keeping as applied to Hotel accounts. With illustrative forms and exercises. In crown 8vo, cloth, 72 pp., 2s. 6d.

HOW TO TEACH BOOK-KEEPING. By H. W. PORRITT and W. NICKLIN, A.S.A.A. The authors of this valuable book are professional accountants who have also a large and varied experience in the conduct of classes and the coaching of candidates for Book-keeping examinations. The book abounds with practical hints as to the management of classes, the treatment of backward pupils, the examination and marking of papers, etc. There are also specimen courses of lessons suitable for elementary, intermediate, and advanced students, with fully-worked keys, balance sheets, and so on. While primarily appealing to teachers, this book will also be found useful to the learner who is unable to attend a class or who wishes to extend his knowledge beyond what he is able to gain in a class. In crown 8vo, cloth, 180 pp., net 2s. 6d.

PITMAN'S BOOK-KEEPING ANNUAL. Volume I. This volume, the first of its kind, contains the actual papers set at the 1909 Examinations of the principal Education authorities, including The Royal Society of Arts, The London Chamber of Commerce, The Union of Lancashire and Cheshire Institutes, The National Union of Teachers, with answers thereto, and full answers to the many questions on Commercial Law and Business Practice. In crown 8vo, cloth, 212 pp., 2s. 6d.

***THE ROYAL SOCIETY OF ARTS BOOK-KEEPING EXAMINATION PAPERS FOR THE YEAR 1910.** Test papers with fully worked Keys and Answers to the Questions on Law and Business Practice. In envelope, 6d.

***THE LANCASHIRE AND CHESHIRE UNION OF INSTITUTES BOOK-KEEPING EXAMINATION PAPERS FOR THE YEAR 1910.** Test papers with fully worked Keys and Answers to the Questions on Law and Business Practice. In envelope, 6d.

HOW TO BECOME A QUALIFIED ACCOUNTANT. By R. A. WITTY, A.S.A.A. A guide for those who intend to take up accountancy as a profession and for those who are already accountants, with full guidance respecting examinations. Second Edition. In crown 8vo. cloth, 120 pp., net 2s.

ACCOUNTANCY. By F. W. PIXLEY, F.C.A., Barrister-at-Law. The student of Book-keeping, who has thorougly mastered his subject, cannot do better than devote himself to the higher branches of the work, and study what is described under the general head of Accountancy. The present work deals with Constructive and Recording Accountancy, and treats the subject on a scientific basis. All the principal statements of account are reviewed and discussed, and the law relating to them is epitomized and explained. In demy 8vo, cloth, 318 pp., net 5s.

* *Ready immediately.*

BOOK-KEEPING (continued).

IDEAL MANUSCRIPT BOOKS FOR BOOK-KEEPING. Specially ruled and adapted for working the exercises contained in the Primer of Book-keeping. The sets consists of :—Cash Book and Journal ; Purchase Book ; Sales Book ; Ledger. Each 2d.

AVON EXERCISE BOOKS FOR BOOK-KEEPING. Specially adapted for the exercise in "Book-keeping Simplified" or "Advanced Book-keeping." Fcap. folio. Journal, 3d. ; Cash Book, 3d. ; Ledger, 6d.

BUSINESS TRAINING.

OFFICE ROUTINE FOR BOYS AND GIRLS, 1st STAGE. In crown 8vo, 64 pp., 6d.

Deals with the treatment of outgoing and incoming letters, Postal arrangements, means of remitting money and forwarding goods.

OFFICE ROUTINE FOR BOYS AND GIRLS, 2nd STAGE. In crown 8vo, 64 pp., 6d.

PRINCIPAL CONTENTS.—Business Forms, such as Invoices, Credit Notes, etc.—Telegrams—The Telephone—Banks and Banking, Joint-Stock and Private Banks, Post Office Savings Bank, etc.

OFFICE ROUTINE FOR BOYS AND GIRLS, 3rd STAGE. In crown 8vo, 64 pp., 6d.

Deals with Explanation of Terms—Promissory Notes and Discount—Terms used in Payment of Accounts, etc.—Bills of Exchange—Stocks, Dividends, etc.—Government Securities—Business Correspondence.

COUNTING-HOUSE ROUTINE. 1st Year's Course. In crown 8vo, cloth, 144 pp., 1s.

Treats of Advertisements, Correspondence, Forwarding of Goods, Remittances, Receipts, Précis Writing, etc., etc.

COUNTING-HOUSE ROUTINE. 2nd Year's Course. In crown 8vo, cloth, 144 pp., 1s. 6d.

Deals with Inland and Foreign Invoices—Railway Rates and Cable Systems—Bank Deposits and Current Accounts—Bills of Exchange—The Markets—The Shipment of Merchandise—Business Correspondence—Printers' Proofs—The County Court, etc.

GUIDE TO BUSINESS CUSTOMS AND PRACTICE ON THE CONTINENT. By A. E. DAVIES. Contains information of the utmost value to all who have business relations with Continental firms, or who have to visit the Continent for business or pleasure. In crown 8vo, cloth, 154 pp., net 2s. 6d.

HOW TO GET A SITUATION ABROAD. By ALBERT EMIL DAVIES. Gives information of the most reliable character to those who desire to obtain an appointment in a foreign country. Also states the prospects of advancement in such a position ; the varying conditions of life in different countries ; the cost of living ; the opportunities afforded of perfecting one's knowledge of the foreign language, etc. In crown 8vo, cloth, net 1s. 6d.

BUSINESS TRAINING (continued).

MASTERS' NEW READY RECKONER. PITMAN'S EDITION. Contains 63,000 calculations. In foolscap 8vo, cloth, 358 pp., net 1s.

GEOGRAPHICAL-STATISTIC UNIVERSAL POCKET ATLAS. By Professor A. L. HICKMAN. Second Edition. This handy Atlas contains sixty-four splendidly coloured maps and tables, including pictorial charts of the heavens, the races of mankind, religions and languages of the World, statistics of productions, educational tables, coinage, public debts, shipping, coats of arms, railways and telegraphs, imports and exports, principal towns of the World, and a mass of other useful information. In demy 18mo, cloth, net 5s.

HOW TO START IN LIFE. By A. KINGSTON. In crown 8vo, cloth, 128 pp., 1s. 6d.

A Popular Guide to Commercial, Municipal, Civil Service, and Professional Employment. Deals with over 70 distinct kinds of Employment.

PITMAN'S MANUAL OF BUSINESS TRAINING. Contains fifty-seven maps and facsimiles. Seventh Edition, thoroughly revised and considerably enlarged. In crown 8vo, cloth, 282 pp., 2s. 6d.

PRINCIPAL CONTENTS.—Conditions of Commerce—Inward Correspondence—Outward—Postal Information—The Telegraph and Telephone—Business Letter Writing, etc.—Office Books and Business Forms—Market Reports—Railways and Canals—Forwarding Goods by Rail—Channels of Commerce—Custom and Excise Duties—Importing—Exporting—Insurance—Private Firms and Public Companies—The World's Currencies—Banks and Banking—Bills of Exchange—Bankruptcy and the County Court—Two hundred Questions on the Chapters.

PITMAN'S BUSINESS TERMS AND PHRASES with equivalents in French, German, and Spanish, and a number of Facsimile Documents. In crown 8vo, cloth, 231 pp., 2s. 6d.

GUIDE TO INDEXING AND PRÉCIS WRITING. (See page 13.)

INDEXING AND PRÉCIS WRITING. A text-book specially adapted to the present requirements of Candidates for Examinations. By A. J. LAWFORD-JONES, of H.M. Civil Service, Medallist and First Prizeman, Society of Arts, 1900. In crown 8vo, cloth, 144 pp., 1s. 6d.

EXERCISES AND ANSWERS IN INDEXING AND PRÉCIS WRITING. By WM. JAYNE WESTON, M.A. (Lond.). A carefully selected list of actual exercises and test papers with model workings. The author's notes on the various exercises contain many useful hints and some sound advice for the student. In crown 8vo, cloth, 144 pp., 1s. 6d.

BUSINESS TRAINING (continued).

HOW TO TEACH BUSINESS TRAINING. By F. HEELIS, F.C.I.S. This book contains chapters on teaching methods, the presentation of the subject, the illustration of the lesson, home work, examinations, individual and class tuition, tuition by correspondence, apparatus required, etc., etc. There are also valuable and suggestive notes of lessons, specimen courses, exercises, specimen forms, etc. In crown 8vo, 160 pp., net 2s. 6d.

QUESTIONS IN BUSINESS TRAINING. By F. HEELIS, F.C.I.S. Questions taken from the actual examinations of such authorities as The Union of Lancashire and Cheshire Institutes, The West Riding County Council, and similar important bodies. With many original questions specially framed for the purpose of testing a student's knowledge. In crown 8vo, cloth, 108 pp., 1s.

*ANSWERS TO QUESTIONS IN BUSINESS TRAINING. By the same author. Crown 8vo, cloth, about 140 pp., 2s.

*QUESTIONS AND ANSWERS IN BUSINESS TRAINING. By the same author. Crown 8vo, cloth, about 250 pp., 2s. 6d.

SALESMANSHIP. A Practical Guide for Shop Assistant, Commercial Traveller, and Agent. By W. A. CORBION and G. E. GRIMSDALE. The authors deal at length with the influence of character upon salesmanship, the relation of the salesman to the buyer, the knowledge and care of stock, suggestive salesmanship, the avoidance or rectification of mistakes, system, etc. The lessons for the guidance of the salesman are illustrated by concrete examples, so that the work is eminently practical throughout. In crown 8vo, 186 pp., net 2s. 6d.

PITMAN'S TRADERS' HANDBOOKS.

The new volumes have been prepared with the idea of assisting the earnest business man who is engaged in trade to render himself more efficient in his work. Each in crown 8vo, cloth, 260 pp., net 2s. 6d.

DRAPERY. By RICHARD BEYNON. The advice given in these pages proceeds from an author who is well known in the trade, and who has devoted his life to it. He has traversed the whole field of Drapery in a thoroughly practical fashion, and writes with the wisdom that comes from forty years' actual experience.

GROCERY. By W. F. TUPMAN. The author of this volume is well known as the winner of the first prize of a fully stocked shop, valued £500, in the Grocers' Competitive Examination last year, and he has followed up that success by a course of lectures given at Bristol and elsewhere. The main portions of the lectures are reproduced in the present volume.

Other Volumes in preparation.

* *Ready immediately.*

COMMON COMMODITIES OF COMMERCE SERIES.

Each book in crown 8vo, cloth, with coloured frontispiece and many illustrations, maps, charts, etc., net 1s. 6d.

In each of the handbooks in this series a particular produce is treated by an expert writer and practical man of business. Beginning with the life history of the plant, or other natural product, he follows its development until it becomes a commercial commodity, and so on through the various phases of its sale in the market and its purchase by the consumer.

TEA. From Grower to Consumer. By A. IBBETSON. The author is well known in the Tea world through his connection with the important house of Messrs. Joseph Travers & Sons. Mr. Ibbetson's pages give much help and information regarding the conditions of the Tea trade, the world's consumption of the product, and the fluctuation in price, the crops of particular years, the mystery of the art of blending, and so forth.

COFFEE. From Grower to Consumer. By B. B. KEABLE. Mr. Keable, like Mr. Ibbetson, is in the well-known house of Messrs. Joseph Travers & Sons, and can substantiate his claim to be an authority on Coffee. His book will be found, as in the case of that of Tea, to trace the progress of this commodity throughout.

COTTON. From the Raw Material to the Finished Product. By R. J. PEAKE. The author has had the supreme advantage of being in close touch with Mr. C. W. Macara, Chairman of the Committee of International Federation of Master Cotton Spinners and Manufacturers, who has contributed advice and read the proofs of the book as it passed through the Press. This little handbook will be found to contain just the kind of information that is required on the greatest of our national industries.

SUGAR, CANE AND BEET. BY GEO. MARTINEAU, C.B., Secretary to the British Sugar Refiners' Committee 1872-92. Adviser to the British Delegates at the International Conferences of 1875-6-7, 1888, 1898, and 1901-2. Assistant British Delegate on the Permanent International Sugar Commission at Brussels, 1903-5.

OIL, ANIMAL, VEGETABLE, ESSENTIAL, AND MINERAL. By C. AINSWORTH MITCHELL.

Other volumes in preparation.

PRACTICAL PRIMERS OF BUSINESS.

Each volume in this series is intended to serve the purpose of an introduction to the particular subject treated, and also to meet the requirements of those who do not wish to gain more than a slight but useful knowledge of the subject.

BOOK-KEEPING FOR RETAILERS. By H. W. PORRITT and W. NICKLIN, A.S.A.A. The authors of this new book have had in their professional capacity a great amount of experience in retailers' accounts, and in this handy little volume they present a system of book-keeping for retailers designedly simple, easy in operation, and accurate in its results. The adaptation of the system to various retail businesses is clearly discussed and explained. Numerous illustrations and examples simplify the treatment. Additional chapters deal with "Incidental Matters," such as leases, rates, assessment, and stock-taking, the various necessary forms of insurance, the making out of income-tax returns, partnerships and limited companies. In crown 8vo, cloth, 130 pp., net 1s.

ENGLISH COMPOSITION AND CORRESPONDENCE. By J. F. DAVIS, D.Lit., M.A., LL.B. (Lond.). The purpose of this book is, by means of a few simple rules, to enable a writer of either sex to express himself or herself clearly and correctly in the mother tongue as it ought to be written. The first part contains chapters on accidence with examples from Commercial Correspondence. The second part deals with syntax, parsing, analysis, and punctuation. The third part treats of the construction of sentences; precision and order, and the choice of words; and closes with specimens of business letters. The author, from his experience as examiner in English to the University of London and the Institute of Bankers, is peculiarly fitted to deal with this subject. In crown 8vo, cloth, 118 pp., net 1s.

THE ELEMENTS OF COMMERCIAL LAW. By A. H. DOUGLAS, LL.B. (Lond.). In the present volume the general principles of commercial law are presented. Examples and illustrations are freely used, in order that the subject may be made as intelligible and interesting as possible. In the first portion of the book the general principles of contract are discussed in comprehensive fashion, and later chapters deal with commercial relationships, partnerships, the sale and carriage of goods, and negotiable instruments. The author is a barrister-at-law who has attained the highest academic distinction both at the Inns of Court and London University. In crown 8vo, cloth, 128 pp., net 1s.

PRACTICAL PRIMERS OF BUSINESS (continued).

GUIDE TO INDEXING AND PRÉCIS WRITING. By WILLIAM JAYNE WESTON, M.A., and E. BOWKER. The present little work is intended primarily for candidates for the Civil Service, the Society of Arts, and similar examinations in the subject of Indexing and Précis Writing. The whole of the exercises included in the book are reproductions of actual examination papers. In crown 8vo, cloth, 116 pp., net 1s.

THE MONEY, AND THE STOCK AND SHARE MARKETS. By EMIL DAVIES. The idea of the author of this volume is not so much to give information to experts, but rather to assist the uninitiated in the somewhat complicated subjects of stock and share transactions. The author has for many years been actively engaged in the higher branches of finance, and makes the present primer as comprehensive and practical a work as possible. In crown 8vo, cloth, 124 pp., net 1s.

SHIPPING. By ARNOLD HALL and F. HEYWOOD. This book constitutes a reliable guide to the routine in connection with the shipment of goods and the clearance of vessels inwards and outwards. Part I describes the work of a shipper, and explains his duties after the receipt of the indent, in packing, forwarding, and insuring the goods, making out and sending the invoices, telegraphing, the routine of obtaining payment, customs formalities, claims for insurance, etc. Part II gives precise information regarding the work of a shipbroker, the entry and clearance inwards, the details in connection with the Custom House and the Shipping Office, the entry outwards, riggers, runners, and pilots, the Docks, Warehousing, Shipping, Exchange, etc., etc. In crown 8vo, cloth, with 27 shipping forms, 108 pp., net 1s.

THE ELEMENTS OF BANKING. By J. P. GANDY. Besides giving a brief history of Banking, this book deals practically with such matters as Opening an Account, the various forms of Cheques, Crossings, Endorsements, Bills of Exchange, the Rights of Holders of those instruments, Promissory Notes, the Pass Book, and the Collecting Banker. There are also chapters explanatory of the Bankers' Clearing House, the necessary steps to be taken in the case of dishonoured bills and cheques, etc. The Banker's obligations to his customers, the rights and duties of agents and trustees, Partnership Accounts and Companies' Accounts are all fully dealt with, while Circular Notes and Letters of Credit receive adequate attention. In crown 8vo, cloth, 140 pp., net 1s.

PRACTICAL PRIMERS OF BUSINESS (continued).

THE ELEMENTS OF INSURANCE. By J. ALFRED EKE. This new work presents in a brief form a vast amount of information with regard to the principles and practice of the important business of insurance. Workmen's compensation insurance is fully dealt with, and the book also treats of baggage insurance, bad debt insurance, live-stock insurance, stock insurance, etc., etc. There are chapters on carriage insurance, burglary insurance, marine, fire, and life insurance, with full explanations of the various kinds of policies, and in many cases reproductions of the documents. In crown 8vo, cloth, 140 pp., net 1s.

ADVERTISING. By HOWARD BRIDGEWATER. The author of this little work is the Advertisement Manager of a well-known daily paper, and the writer of many articles on the subject of advertising. He speaks, therefore, with the authority which comes of long experience. In the present work, Mr. Bridgewater sets forth the principles to be observed in drawing up advertisements, points out the errors that are to be avoided, gives hints on the preparation of "copy," and the choice of suitable media, describes the processes employed in reproducing illustrations of various kinds, and discusses the questions of type display and the frequency of insertion, etc., etc. The book is illustrated by examples of good and bad advertisements, representative of various businesses. In crown 8vo, cloth, 112 pp., net 1s.

MODERN LIBRARY OF PRACTICAL INFORMATION.

Each in foolscap 8vo, cloth, about 128 pp., net 1s.

WILLS, EXECUTORS, AND TRUSTEES. With a chapter on Intestacy. By J. A. SLATER, B.A., LL.B. (Lond.).

THE TRADER'S GUIDE TO COUNTY COURT PROCEDURE. By F. H. B. CHAPMAN.

CLERKS: THEIR RIGHTS AND OBLIGATIONS. By EDWARD A. COPE.

THE LAW RELATING TO TRADE CUSTOMS, MARKS, SECRETS, RESTRAINTS, AGENCIES, ETC., ETC. By LAWRENCE DUCKWORTH. *Barrister-at-Law.*

Other Volumes in Preparation.

BUSINESS MAN'S HANDBOOKS.

PITMAN'S BUSINESS MAN'S GUIDE. Fifth Edition, Revised. With French, German and Spanish equivalents for the Commercial Words and Terms. Edited by J. A. SLATER, B.A., LL.B., of the Middle Temple, Barrister-at-law, and author of "Commercial Law of England." The information is of such a character as will assist a business man in an emergency and will clear up doubts and difficulties of everyday occurrence. The work includes over 2,000 articles. In crown 8vo, cloth cover of special design, 500 pp., net 3s. 6d.

PITMAN'S PUBLIC MAN'S GUIDE. A Handbook for all who take an interest in questions of the day. Edited by J. A. SLATER, B.A., LL.B. (Lond.). The object of this book is to enable its readers to find within a comparatively compact compass information on any subject which can possibly bear upon matters political, diplomatic, municipal, or imperial. There is no book of a similar nature published, and this will be found invaluable to all public men and platform speakers. In crown 8vo, cloth gilt, 444 pp., 3s. 6d. net.

OFFICE ORGANISATION AND MANAGEMENT, INCLUDING SECRETARIAL WORK. By LAWRENCE R. DICKSEE, M. Com. F.C.A., and H. E. BLAIN, Tramways Manager, County Borough of West Ham. This volume gives in detail, with the aid of specially selected illustrations and copies of actual business forms, a complete description of Office Organisation and Management under the most improved and up-to-date methods. It has been specially written so as to be of service either to those who are about to organise the office work of a new undertaking, or to those who are desirous of modernizing their office arrangements so as to cope more successfully with the ever increasing competition which is to be met with. New Edition, Revised. In demy 8vo, cloth gilt, 306 pp., net 5s.

INSURANCE OFFICE ORGANISATION, MANAGEMENT, AND ACCOUNTS. By T. E. YOUNG, B.A., F.R.A.S., and RICHARD MASTERS, A.C.A. Mr. Young, who has held with marked distinction some of the highest positions in the Insurance world, enjoys an international reputation as an expert in the subject, while Mr. Masters, from his long practical experience as an Insurance Accountant, is familiar with every detail of the book-keeping requisite to a well-conducted office. Second Edition, Revised. In demy 8vo, cloth gilt, 146 pp., net 3s. 6d.

SHIPPING OFFICE ORGANISATION, MANAGEMENT AND ACCOUNTS. By ALFRED CALVERT. Full information is given in this new book of the methods of securing orders, getting in patterns, circularising foreign firms, conditions of sale, fulfilling contracts, making up and packing goods for shipment, arranging for insurance, shipment and freight, chartering of vessels, pricing and invoicing the goods, preparing the bills of lading, etc., etc. The book contains many and varied shipping documents in facsimile. Put in a few brief words, the new work gives an accurate insight into the thousand and one technicalities associated with the intricate business of a shipping house. In demy 8vo, cloth gilt, 203 pp., net 5s.

BUSINESS MAN'S HANDBOOKS (continued).

SOLICITOR'S OFFICE ORGANISATION, MANAGEMENT, AND ACCOUNTS. By E. A. Cope, and H. W. H. Robins. This handbook is full of useful hints by practical and experienced men. The first part covers all the details of management, such as the staff, business records, correspondence, and so forth; while the second part goes very fully into accounts on the columnar system. In demy 8vo, cloth gilt, 176 pp., with numerous forms, net 5s.

BANK ORGANISATION, MANAGEMENT, AND ACCOUNTS. By J. F. Davis, M.A., D.Lit., LL.B. (Lond.), Lecturer in Banking and Finance at the City of London College. The present volume is an exposition of the whole practice of banking, chiefly in its commercial aspect, for the special benefit of younger members of bank staffs who wish to get a comprehensive view of business while they are yet in personal touch with only the initial stages. The duties of the various members of a bank staff, from the board of directors down to the junior clerk, are described, and details are given as to the methods of keeping accounts and the various books necessary to them. A section is also devoted to the working of the machinery of the head office. In demy 8vo, cloth gilt, 165 pp., with forms, net 5s.

PITMAN'S BILLS, CHEQUES, AND NOTES: A HANDBOOK FOR BUSINESS MEN AND COMMERCIAL STUDENTS.

The attempt has been made in this book to trace the principal negotiable instruments, viz., bills of exchange, cheques and promissory notes, from their inception to their discharge, and to point out the exact position occupied by every person who is in any way connected with these documents. The Bills of Exchange Act, 1882, and the Amending Act, Bills of Exchange (Crossed Cheques) Act, 1906, are printed *in extenso* in the Appendix. In demy 8vo, cloth gilt, 206 pp., net 2s. 6d.

INSURANCE. By T. E. Young, B.A., F.R.A.S., ex-President of the Institute of Actuaries; ex-Chairman of the Life Offices' Association, etc., etc. A complete and practical exposition for the Student and the Business Man of the principles and practice of Insurance presented in a simple and lucid style, and illustrated by the author's actual experience as a Manager and Actuary of long standing. This book has been written expressly for (1) The Actuarial student, (2) The student of Fire, Marine and Insurance generally, (3) The Insurance Clerk, (4) The Business Man. It treats in an elementary and intelligible manner of the principles, processes and conduct of Insurance business as a key to the interpretation of the accounts and practice of offices and as a comprehensive foundation for maturer study. Second Edition. In demy 8vo, cloth gilt, 408 pp., net 5s.

BUSINESS MAN'S HANDBOOKS (continued).

MONEY, EXCHANGE, AND BANKING. Second Edition, Revised. A Complete and Practical Treatise for Bank Officials, Men of Business, and Commercial Students. By H. T. EASTON, of the Union of London and Smiths Bank, Ltd., Associate of the Institute of Bankers, etc. A practical work, covering the whole field of banking and providing new and valuable features of great use to the student, bank clerk, or man of business. In addition to an important chapter dealing with the arithmetic of the Exchanges, there is a very full explanation of bank book-keeping, a complete glossary of all terms used in the banking world, and a section dealing with the law relating to banking considered not from a legal standpoint, but from the point of view of the practical banker or business man. Second Edition, Revised. In demy 8vo, cloth gilt, 312 pp., net 5s.

BANK BALANCE SHEETS AND HOW TO PREPARE THEM. By J. F. G. BAGSHAW, Member of the Institute of Bankers. First medallist Advanced Book-keeping, National Union of Teachers; Fourth Gilbart Prizeman in Banking, etc. In demy 8vo., net 6d.; post free 7d.

THE HISTORY, LAW, AND PRACTICE OF THE STOCK EXCHANGE. By A. P. POLEY, B.A., Barrister-at-Law, and F. H. CARRUTHERS GOULD, of the Stock Exchange. A complete compendium of the law and the present practice of the Stock Exchange. Special attention is devoted to the Rules of the Stock Exchange, and these are given in full. In demy 8vo, cloth gilt, 338 pp., net 5s.

PITMAN'S MERCANTILE LAW. By J. A. SLATER, B.A., LL.B. As a practical exposition for law students, business men, and advanced classes in commercial colleges and schools, this volume will be found invaluable. Without being a technical law book, it provides within moderate compass a clear and accurate guide to the Principles of Mercantile Law in England. Second, Revised, and Cheaper Edition. In demy 8vo, cloth gilt, 448 pp., net 5s.

THE LAW OF HEAVY AND LIGHT MECHANICAL TRACTION ON HIGHWAYS IN THE UNITED KINGDOM. By C. A. MONTAGUE BARLOW, M.A., LL.D., and W. JOYNSON HICKS. Containing the text of all the important Acts on the subject and a summary of the English and Scotch Reported Cases on Extraordinary Traffic. In demy 8vo, cloth gilt, 318 pp., net 8s. 6d.

ENCYCLOPÆDIA OF MARINE LAW. By LAWRENCE DUCKWORTH, Barrister-at-Law. The method of treatment has been made alphabetical for facility of reference. All the main principles of Marine Law are thus brought together under their distinctive headings, and the use of an elaborate index is dispensed with. The latest authorities have been carefully consulted, and the latest statutes and decisions are incorporated in the text. To all those who have to deal with shipping in any shape or form, the present volume will prove a most valuable handbook. Second Edition. In demy 8vo, cloth gilt, 352 pp., net 5s.

BUSINESS MAN'S HANDBOOKS (continued).

COMPANIES AND COMPANY LAW. Together with the Companies (Consolidation) Act, 1908. By A. C. CONNELL, LL.B. (Lond.). In the present volume the law of Companies is treated on the lines adopted by the new Consolidation Act. In demy 8vo, cloth gilt, 344 pp., net 5s.

THE LAW OF CARRIAGE. By J. E. R. STEPHENS, B.A. Of the Middle Temple, Barrister-at-Law. A clear and accurate account of the general traders' rights and liabilities in everyday transactions with carriers, whether by land or by water. Cases are quoted and statutes cited, and a complete index renders the book easy of reference. In demy 8vo, cloth gilt, 340 pp., net 5s.

THE THEORY AND PRACTICE OF ADVERTISING. By WALTER DILL SCOTT, PH.D. Director of the Psychological Laboratory of North-Western University, U.S.A.

The author of this work has made advertising the study of his life and is acknowledged as one of the greatest authorities on the subject in the United States. The book is so fascinatingly written that it will appeal to many classes of readers. In large crown 8vo, cloth, with 61 illustrations, 240 pp., net 6s.

THE PSYCHOLOGY OF ADVERTISING. A Simple Exposition of the Principles of Psychology in their Relation to Successful Advertising. By the same author. Professor DILL SCOTT has made a very lengthy and careful examination of his subject, a task for which his special training and his wide experience eminently qualify him. In view of the publication of the present work he prosecuted extensive inquiries as to the effect of various styles of advertising, etc., receiving replies from about 2,300 business and professional men. He gives us the result of his researches in this book. In large crown 8vo, cloth gilt, with 67 illustrations, 282 pp., net 6s.

THE PRINCIPLES OF PRACTICAL PUBLICITY. Being a Treatise on "The Art of Advertising." By TRUMAN A. DE WEESE. The author was in charge of special Publicity for the Louisiana Purchase Exposition at St. Louis (1904), and is Director of Publicity for one of the largest advertising firms in America. The book will be found a comprehensive and practical treatise covering the subject in all its branches, showing the successful adaptation of advertising to all lines of business. In large crown 8vo, cloth, with 43 full-page illustrations, 266 pp., net 7s. 6d.

THE WORLD'S COMMERCIAL PRODUCTS. A descriptive account of the Economic Plants of the World and of their Commercial Uses. By W. G. FREEMAN, B.Sc., F.L.S., Superintendent, Colonial Economic Collections, Imperial Institute, London, and S. E. CHANDLER, D.Sc., F.L.S., Assistant, Colonial Economic Collections, Imperial Institute, London. With contributions by numerous Specialists. This is a fully illustrated work dealing with the Vegetable Commercial Products of the World. Twelve coloured plates are added, and the addition of maps renders the work most valuable for information and reference. In demy 4to, cloth gilt, 432 pp., net 10s. 6d.

BUSINESS MAN'S HANDBOOKS (continued).

RUBBER AND THE RUBBER MARKET. Being an Account of the Present State and Prospects of the Rubber Share Markets. By EMIL DAVIES. With a History and Description of the Rubber Plant. Reprinted from "The World's Commercial Products." Edited by W. G. FREEMAN, B.Sc., F.L.S., and S. E. CHANDLER, D.Sc., F.L.S. In crown 8vo, stout paper cover, with illustrations net 6d.

PITMAN'S OFFICE DESK BOOK. Contains most of the matters upon which information is constantly required in an office. Gives reliable information on points of Commercial Law, Banking, and Bank Notes, Bills of Exchange, the Board of Trade, Joint Stock Companies, Deeds, Taxes, Weights and Measures, Insurance, Importing and Exporting, Foreign Exchanges, Methods of Calculation, etc., etc., and also a useful Ready Reckoner. Second, Revised and Cheaper Edition. In crown 8vo, cloth, 309 pp., net 1s

WHERE TO LOOK. An easy guide to the contents of certain specified books of reference. Third Annual Edition, revised and augmented with the assistance of a prominent Public Librarian, and the Foreign Librarian, of Mudie's. Including a list of the principal continental and American books of reference with a note of their contents. In crown 8vo, cloth, 140 pp., net 2s.

PITMAN'S SECRETARY'S HANDBOOK. Edited by HERBERT E. BLAIN, joint author of "Pitman's Office Organisation and Management." An entirely new work, written on an original plan, and dealing in a concise yet sufficiently full manner with the work and duties in connection with the position of Secretary to a Member of Parliament or other public man; to a Country Gentleman with a landed estate; a charitable institution; with a section devoted to the work of the Lady Secretary, and a chapter dealing with secretarial work in general. In demy 8vo, cloth gilt, 168 pp., net 3s. 6d.

PITMAN'S GUIDE FOR THE COMPANY SECRETARY. A Practical Manual and Work of Reference with regard to the Duties of a Secretary to a Joint Stock Company. By ARTHUR COLES, A.C.I.S., Sometime Lecturer in the Technological Schools of the London County Council. With an Introduction by HERBERT E. BLAIN. The author has had many years' practical experience of Company Secretarial work, which is dealt with very exhaustively and freely illustrated with fifty-four facsimile forms. In demy 8vo, cloth gilt, 346 pp., 5s. net.

HOUSEHOLD LAW. By J. A. SLATER, B.A., LL.B. (Lond.). In demy 8vo, cloth gilt, 316 pp., net 5s.

BANKRUPTCY AND BILLS OF SALE. An A B C of the Law. By W. VALENTINE BALL, M.A., Barrister-at-Law. In this volume, principles are laid down with the utmost accuracy, and full references are given to all the leading cases, especially those of a recent date. A supplement is issued in every year when a new edition does not appear. In demy 8vo, cloth gilt, 366 pp., net 5s.

COMMERCIAL CORRESPONDENCE AND COMPOSITION.

PITMAN'S GUIDE TO COMMERCIAL CORRESPONDENCE AND BUSINESS COMPOSITION. By W. JAYNE WESTON, M.A. Intended for beginners in the study of commercial education, this book gives simple but practical instruction in the art of business composition and the writing of commercial letters, and is suitable either for private study or for use in class. It does not consist merely of a collection of miscellaneous letters, but contains besides revisionary exercises and many reproductions in facsimile of commercial documents. In crown 8vo, quarter cloth, 146 pp., 1s. 6d.

INDEXING AND PRÉCIS WRITING. (See page 9.)

PUNCTUATION AS A MEANS OF EXPRESSION. By A. E. LOVELL, M.A. A complete guide to the accurate use of stops in writing. In crown 8vo, cloth, 80 pp., 1s. 6d.

THE AVON ENGLISH GRAMMAR PRIMER. In crown 8vo, cloth, 219 pp., 1s.

A GUIDE TO ENGLISH COMPOSITION, with Progressive Exercises. By the Rev. J. H. BACON, Rector of Great Gonerby, author of "A Complete Guide to the Improvement of the Memory," etc. In fcap. 8vo, 112 pp., paper, 1s.; cloth, 1s. 6d.

NOTES OF LESSONS ON ENGLISH. A comprehensive series of lessons intended to assist teachers of English Composition and Grammar. In crown 8vo, cloth, 208 pp., 3s. 6d.

GRAMMAR AND ITS REASONS: For Students and Teachers of the English Tongue. By MARY HOLLAND LEONARD. This book is a series of essays, dealing with the more important parts of English Grammar. In crown 8vo, cloth, 392 pp., net 3s. 6d.

PITMAN'S STUDIES IN ELOCUTION. By E. M. CORBOULD (*Mrs. Mark Robinson*). A guide to the Theory and Practice of the art of Public Speaking, Reciting, and Reading. With over 100 selections for Reciters and Readers. In crown 8vo, cloth gilt, gilt top, silk register, net 2s. 6d.

ENGLISH COMPOSITION AND CORRESPONDENCE (DAVIS). (See page 12.)

PITMAN'S COMMERCIAL CORRESPONDENCE AND COMMERCIAL ENGLISH. A new and practical Manual of Commercial Correspondence in two divisions: first, Commercial Correspondence, including about 340 letters; and, second, Commercial English. In crown 8vo, cloth, 272 pp., 2s. 6d.

COMMERCIAL CORRESPONDENCE, ETC. (continued).

PITMAN'S COMMERCIAL CORRESPONDENCE IN FRENCH. This work gives all the letters of " Pitman's Commercial Correspondence" in French, and also contains a List of French Commercial Abbreviations, French coinage, weights, measures, and other matter of importance to the student of Commercial French, together with a number of reduced facsimiles of actual French business forms and documents. Notes are added to each letter. In crown 8vo, cloth, 240 pp., 2s. 6d.

PITMAN'S COMMERCIAL CORRESPONDENCE IN GERMAN. In this work all the letters contained in " Pitman's Commercial Correspondence " are translated into German, with useful notes at the foot of each letter. It also contains a list of German Business Abbreviations, German coinage, weights, measures, etc., and reduced facsimiles of a number of German documents and business forms. In crown 8vo, cloth, 240 pp., 2s. 6d.

PITMAN'S COMMERCIAL CORRESPONDENCE IN SPANISH. This work contains a Spanish translation of all the letters in " Pitman's Commercial Correspondence," with copious notes on the idiomatic phrases, etc., facsimiles of commercial documents, and a map of Spain, with the names of the towns, rivers, etc., in Spanish. In crown 8vo, 240 pp., 3s.

PITMAN'S COMMERCIAL CORRESPONDENCE IN SHORTHAND (Reporting Style). This work gives in beautifully engraved Shorthand all the letters included in " Pitman's Commercial Correspondence," with a chapter on the Shorthand Clerk and his Duties. Every care is taken to secure a style of writing which shall be a model. In crown 8vo, cloth, 240 pp., 2s. 6d.

PITMAN'S INTERNATIONAL MERCANTILE LETTERS. In five volumes, crown 8vo, cloth gilt ; each about 250 pp.

English-German..... 2s. 6d.	English ..... 2s. 6d.
English-French ..... 2s. 6d.	English-Italian .... 3s. 0d.
English-Portuguese .... 3s. 6d.	

Each volume contains a very large and widely varied collection of business letters, arranged in groups and in series, and dealing at length with (*a*) Business in Goods ; (*b*) Banking, etc. ; (*c*) Commission and Consignment Business ; and (*d*) The Transport and Insurance of Merchandise. Each set of transactions is first presented in the form of a précis or summary, and then the same transactions are fully illustrated by letters. In the English-Foreign volumes the nformation respecting the particular business treated, the précis of the transactions, and the letters are given in English and in either French, German, Italian, or Portuguese, according to the language dealt with in the volume. In each of the five volumes there are additional Exercises for practice, and a useful List of Business Abbreviations in two or more languages, arranged in parallel columns.

COMMERCIAL CORRESPONDENCE, ETC. (continued).

ELEMENTARY GERMAN CORRESPONDENCE. By LEWIS MARSH, B.A. (Hons.), Cantab. Intended for students who are just beginning the study of Commercial German. Facsimiles are furnished of German commercial correspondence and business documents. In crown 8vo, cloth, 143 pp., 2s.

THE FOREIGN CORRESPONDENT. By ALBERT EMIL DAVIES. For the student, the youthful commercial aspirant, or the clerk wishful of bettering his position, the book is a guide and counsellor. In crown 8vo, cloth, 80 pp., net 1s. 6d.

PITMAN'S DICTIONARY OF COMMERCIAL CORRESPONDENCE IN FRENCH, GERMAN, SPANISH, AND ITALIAN. This volume, which has just undergone a very thorough revision, has been limited to the most common and ordinary terms and phrases of a commercial nature. No intelligent person who has a slight knowledge of the construction of French, German, Spanish, or Italian, will find any difficulty in composing a commercial letter in any of these languages, if a proper use of the work is made as directed in the Introduction. Second, Revised and Cheaper Edition. In demy 8vo, cloth, 502 pp., net 5s. *Ready immediately.*

ENGLISH-GERMAN AND GERMAN-ENGLISH DICTIONARY OF BUSINESS WORDS AND TERMS. A new pocket English-German and German-English Dictionary, with a list of Abbreviations in general use, by FRITZ HUNDEL. Size 2 by 6 in., rounded corners, roan, net 2s. 6d.

A NEW DICTIONARY OF THE PORTUGUESE AND ENGLISH LANGUAGES. Based on a manuscript of JULIUS CORNET, by H. MICHAELIS. In two Parts. First Part: Portuguese-English. Second Part: English-Portuguese. Colloquial, commercial, and industrial terms have been plentifully introduced throughout the book and irregularities in the formation of the plural and in the conjugation of verbs have been carefully noted. Second Edition. Two volumes, 15s. each, net.

ABRIDGED EDITION. Two parts in one volume, net 15s.

DICTIONARY OF COMMERCIAL PRODUCTS, with equivalents in French, German, and Spanish. (See pages 30, 31, 32.) 2s. 6d.

COMMERCIAL DICTIONARY. In this book univocal words which present no difficulty as to spelling are omitted, and abbreviations, signs, anglicized foreign expressions, etc., are placed in their alphabetical order in the body of the book. The appendix contains forms of address, foreign coinages, weights and measures, etc. In crown 8vo, paper boards, net 9d.; cloth, net 1s.

STUDIES IN ESSAY WRITING. By V. P. PEACOCK. This book deals, in a very attractive manner, with the higher stages of the art of English Composition. In crown 8vo, paper, net 6d., cloth, net 9d.

COMMERCIAL GEOGRAPHY.

THE WORLD AND ITS COMMERCE: A Primer of Commercial Geography. Contains simply written chapters on the general geography of the world, the seven great industries, the commercial geography of the British Empire at home and abroad, and of foreign countries. The information conveyed is quite up-to-date. In crown 8vo, cloth, 128 pp., with thirty-four additional maps, 1s.

PRINCIPAL CONTENTS.—PART I.—The World Generally—The Surface of the Earth—Zones and Heat Belts—Distribution of Life—Agriculture—Herding and Ranching—Fishing—Lumbering—Mining—Manufacturing—Commerce.

PART II.—The British Empire.—The United Kingdom—The British Empire Abroad.

PART III.—Foreign Countries.

A thorough description is given of the commercial position, the mineral, agricultural and manufactured productions, and chief commercial towns of each country.

PITMAN'S COMMERCIAL GEOGRAPHY OF THE UNITED KINGDOM. In crown 8vo, cloth, 128 pp., with 30 coloured maps and plates, 1s.

PRINCIPAL CONTENTS.—INTRODUCTION.—Kinds of Commerce—Exchange and Exchanges—Imports and Exports—The Metric System—Manufactures—The World generally. COMMERCIAL PRODUCTS.—Common Metals and Minerals—Commercial Products of Animal Origin—Common Plants and their Commercial Products. THE UNITED KINGDOM.—Position, Configuration and Coast Line—Manufactures—Imports and Exports—Means of Transport—Commercial Towns—Trade Routes. ENGLAND AND WALES.—SCOTLAND.—IRELAND.—Mountains—Metals and Minerals—Productions—Animals—Geographical Structure — Climate — Bogs—Lakes—Fisheries.

PITMAN'S COMMERCIAL GEOGRAPHY OF BRITISH COLONIES AND FOREIGN COUNTRIES. In crown 8vo, cloth, 144 pp., with 35 maps, 1s. 6d.

PRINCIPAL CONTENTS.—THE BRITISH EMPIRE ABROAD.—Naval and Military Stations—Canada and Newfoundland—Australia, Tasmania, and New Zealand—the British Empire in Asia and Africa—the British West Indies, etc. FOREIGN COUNTRIES.—Europe generally: France, Germany, Holland, Russia, Belgium, Spain, Denmark, Sweden, Norway, Italy, Switzerland, Austria-Hungary, Portugal, Turkey, and Greece—Minor European Countries—Asia generally—North America generally, the United States—Mexico and the Republics of Central America—South America generally, and the States of South America.

PITMAN'S COMMERCIAL GEOGRAPHY OF THE WORLD. For Principal Contents see Books I and II immediately above. In crown 8vo, cloth, 272 pp., with 72 maps and plates, 2s. 6d.

THE WORLD'S COMMERCIAL PRODUCTS. (See page 18.)

GEOGRAPHICAL STATISTIC UNIVERSAL POCKET ATLAS. (See page 9.)

COMMERCIAL HISTORY.

COMMERCIAL HISTORY. An introductory Treatise for the use of advanced classes in schools. By J. R. V. MARCHANT, M.A., formerly Scholar of Wadham College, Oxford, Examiner in Commercial History to the London Chamber of Commerce. In crown 8vo, cloth gilt, 272 pp., 3s.

PART I.—The History of Commerce down to the end of the Middle Ages—Coloured Maps, Plates, Maps in black and white, fully illustrated from ancient tapestries, sculptures, etc., etc.

PART II.—The History of Commerce from the Middle Ages to the Present Time.—Maps, Plates, etc.

THE EVOLUTIONARY HISTORY OF ENGLAND, Edited by OSCAR BROWNING, Fellow of King's College, Cambridge. 125 illustrations, beautiful reproductions of eleven famous historical paintings, genealogical tables, glossary, summary. 272 pp., 1s. 10d.

COMMERCIAL LAW.

THE ELEMENTS OF COMMERCIAL LAW. By A. H. DOUGLAS, LL.B. (Lond.). (See page 12.)

THE COMMERCIAL LAW OF ENGLAND. A Handbook for Business Men and Advanced Classes in Schools. By J. A. SLATER, B.A., LL.B. (Lond.), of the Middle Temple and North-Eastern Circuit, Barrister-at-Law. This work is intended for the service of advanced students in schools; but it has been designed in an equally important degree as a constant desk companion to the modern man of business. It is believed that the method of treatment will render the work a useful text-book for the various examinations in Commercial Law. With five facsimiles. Bills of Exchange (at 3 mos.), do. (at sight), Bill of Lading, Charter Party, Cheque crossings. Fourth Edition. In crown 8vo, cloth, 227 pp., 2s. 6d.

QUESTIONS AND ANSWERS IN COMMERCIAL LAW. By J. WELLS THATCHER, Barrister-at-Law. This new book contains the whole of the questions in Commercial Law set at the examinations of the London Chamber of Commerce and the Royal Society of Arts, for the years 1900 to 1909 inclusive, with the correct answers thereto. In crown 8vo, cloth gilt, 2s. 6d.

COMMERCIAL LAW (continued).

PITMAN'S HANDBOOK OF LOCAL GOVERNMENT LAW. Specially designed for students for the Examination of the Institute of Municipal Treasurers and Accountants (Incorporated), as well as for all students engaged in the offices of Local Authorities in England and Wales. By J. WELLS THATCHER, of the Middle Temple, Barrister-at-Law. One of the Lecturers on Local Government Law and Commercial Law for the Educational Committee of the London County Council. In large 8vo, cloth gilt, 250 pp., net 3s. 6d.

ELEMENTARY LAW FOR SHORTHAND CLERKS AND TYPISTS. The plan followed in this work is that of giving such an account of various branches of English law as shall serve to bring out the precise significance of the chief terms customarily used by lawyers, and often used by laymen. In crown 8vo, cloth, 213 pp., 2s. 6d.

LEGAL TERMS, PHRASES, AND ABBREVIATIONS. For typists and Shorthand and other Junior Clerks. This work is supplementary to "Elementary Law," and its chief object is that of enabling junior clerks in English legal offices to gain an intelligible grasp of the meaning of the terms that they are called upon to employ every day. In crown 8vo, cloth, 200 pp., 2s. 6d.

PITMAN'S SOLICITOR'S CLERK'S GUIDE. By E. A. COPE. This work is designed to serve for beginners and junior clerks in solicitors' offices the purpose served as regards other callings by office guides and other introductory technical books. In crown 8vo, cloth, 2s. 6d.

CONVEYANCING. By E. A. COPE. Explains the essentials of a contract relating to land, illustrates the nature, the form, and the structure of the modern deed, the order of its contents, the importance of recitals, the clauses implied by virtue of the Conveyancing and other Acts, the appropriate use of technical expressions, and numerous other points. In crown 8vo, cloth, 206 pp., net 3s.

PITMAN'S BILLS, CHEQUES, AND NOTES. (See page 16.) Net 2s. 6d.

PITMAN'S MERCANTILE LAW. By J. A. SLATER, B.A., LL.B. (See page 17.) Net 5s.

THE LAW OF HEAVY AND LIGHT MECHANICAL TRACTION ON HIGHWAYS IN THE UNITED KINGDOM. By C. A. MONTAGUE BARLOW, M.A., LL.D., and W. JOYNSON HICKS. (See page 17.) Net 8s. 6d.

ENCYCLOPÆDIA OF MARINE LAW. By LAWRENCE DUCKWORTH, Barrister-at-Law. (See page 17.) Net 5s.

BANKRUPTCY AND BILLS OF SALE. By W. VALENTINE BALL, M.A., Barrister-at-Law. (See page 19.) Net 5s.

COMPANIES AND COMPANY LAW. By A. C. CONNELL, LL.B. (See page 17.) Net 5s.

THE LAW OF CARRIAGE. By J. E. R. STEPHENS, B.A., (See page 18.) Net 5s.

COMMERCIAL READERS.

PITMAN'S COMMERCIAL READER (Intermediate Book). A splendidly illustrated reading book, written on the same general plan as the Senior Book in the same series, but intended for younger readers. It is divided into nine sections, dealing with the chief branches of Modern Industry, such as Paper-making and the Production of Books and Newspapers; Steam and Machinery; Shipping; Mining and Metal Works; Electricity and its Uses; Cotton and what is made from it; Woollen Manufactures, etc. Each Section ends with the life story of some notable industrial pioneer. In crown 8vo, cloth, 240 pp., 1s. 9d.

PITMAN'S COMMERCIAL READER (Senior Book). An Introduction to Modern Commerce. The most important and valuable Reading Book yet published for use in the Upper Classes in Day Schools and in Evening Continuation Schools. Crown 8vo, cloth, 272 pp., 2s.

Contains over 160 black and white illustrations, which include reproductions of famous pictures by Lord Leighton, P.R.A., Vicat Cole, R.A., Sidney Cooper, R.A., and Marcus Stone, R.A., together with portraits (reproduced from photographs) of Lord Rothschild, Lord Armstrong, Lord Masham, Sir Alfred Jones, Sir George Williams, Guglielmo Marconi, etc., etc., etc.; six black and white maps, and a coloured quarto Map of the World, showing the British Empire, the chief Telegraph Cables and Steamer Routes, etc.; Glossary.

PITMAN'S FRENCH COMMERCIAL READER. Deals in an interesting manner with the leading Commercial and National Institutions of France. The reading matter is most carefully selected, and while the student of French is improving his mastery of the language, he is at the same time getting a good insight into French commercial methods. Thus, while reading about invoices, the actual document is brought under his notice. Additional value is given to the book by the inclusion of questions and exercises. Maps, illustrations, and facsimiles of French commercial documents illustrate the text, and, in addition, the book contains a selection of commercial letters, a full list of commercial abbreviations in current use, and an exhaustive vocabulary. In crown 8vo, cloth, 208 pp., 2s. 6d.

PITMAN'S GERMAN COMMERCIAL READER. Prepared on similar lines to the French Commercial Reader above. It furnishes a practical introduction to German commercial institutions and transactions, with questions and exercises which render it well suited for use in schools. Students are afforded the fullest help possible from plates, illustrations, maps, and facsimiles of German commercial documents. The text has had the benefit of revision by modern language masters in well-known schools. In crown 8vo, cloth, 208 pp., 2s. 6d.

HANDWRITING.

PITMAN'S COMMERCIAL HANDWRITING AND CORRESPONDENCE. A complete and reliable guide for the student of any kind of handwriting, designed for use in class for self-tuition. In fcap. quarto, quarter cloth, 2s.

Contains carefully graduated Exercises, together with Plain and Practical Instructions for the Rapid Acquirement of a Facile and Legible Business Style of Handwriting—Furnishes also Explicit Directions for the Formation of the Recognised Civil Service Style—Text Hand—Legal Style—Engrossing Style—Block Lettering, as Required for Business Purposes—Valuable Hints on Business Composition—Specimens of Written Business Letters and Various Commercial documents, such as Account Sales, Accounts Current, Bills of Exchange, Promissory Notes, I.O.U.'s, Invoices, Statements, Receipts, etc.—Lists of Business Abbreviations, and Particulars of the Examination Requirements of the Society of Arts, Union of Lancashire and Cheshire Institutes, Midland Union of Institutes and other Examining Authorities.

The whole of the numerous exercises, copies and illustrations are facsimile reproductions of the author's actual handwriting.

BUSINESS HANDWRITING. The object of this work is to enable students to acquire the habit of writing with ease and rapidity, in such a manner that the meaning of even careless writing may be at once evident to the reader. The many illustrations and exercises form a special feature of the work, and these are photographic reproductions of the actual writing of the author and his professional friends. Seventh Edition, revised. In crown 8vo, cloth, 84 pp., 1s.

PITMAN'S COMMERCIAL COPY AND EXERCISE BOOKS. These Copy Books contain carefully graded sets of exercises in business work. The copies are engraved in a clear style of writing, for the purpose of guiding the student to a rapid and legible commercial hand. In fcap. folio, 32 pp., each 6d.

No. 1.—Documents and Exercises relating to the Home Trade.

PRINCIPAL CONTENTS.—Commercial Terms and Abbreviations—Copying and Docketing Letters—Copying and Arrangement of Addresses—Subscriptions and Signatures of Letters—Letter-Writing—Composing Telegrams—Home Invoices, Cheques, and Receipts.

No. 2.—Documents and Exercises relating to the Import and Export Trade.

PRINCIPAL CONTENTS.—Shipping Invoices of various kinds—Account Sales—Statements of Account—Credit Notes—Inland Bill and Promissory Note—Account Current—Balance Sheets—Bills of Exchange—Bank Deposit Slips—Bills of Lading—Advice Notes—Customs Declaration Forms and Despatch Notes for Parcels Post—Brokers' Notes—Market Reports—Price Lists—Letters of Advice—Insurance Accounts, etc., with blank forms to be filled up by the student, and also a list of Commercial Terms and Abbreviations with their meanings.

HANDWRITING (continued).

EXERCISE BOOK OF FACSIMILE COMMERCIAL FORMS. Designed for the dual purpose of a copy book of commercial handwriting and to enable the student to familiarize himself with the filling up of business documents, etc. Among the forms given are :— Accounts Current, Account Sales, Invoices, Bills of Lading, Bills of Exchange, Cheques, Consignment Notes, etc. In large post 4to, printed in red and black, in wrapper, 32 pp., 6d.

PITMAN'S FACSIMILE COMMERCIAL FORMS. A collection of the most common forms in everyday use in business to be filled up by the student. 26 separate forms in envelope. 6d. Forms separately, per dozen, 3d.

PITMAN'S OFFICE ROUTINE COPY BOOK, No. 1, In large post 4to, 24 pp., 3d.

CONTAINS :—Specimen Addresses—Clerical, Commercial, Express Delivery, French, German, Italian, Miscellaneous, Official, Private, Railway, Registered, and Spanish, with forms for Transmitting Money or Goods by Post or Rail.

PITMAN'S OFFICE ROUTINE COPY BOOK, No. 2. In large post 4to, 24 pp., 3d.

CONTAINS :—Inland Invoices—Statements of Accounts—Receipts —Telephone Message and Reply—A Credit Note—Export Merchant's Invoice—Telegrams—Cheques—Letters Advising and Acknowledging Payment.

PITMAN'S OFFICE ROUTINE COPY BOOK, No. 3. In large post 4to, 24 pp., 3d.

CONTAINS :—Letters Ordering Goods—Letters Advising Traveller's Call—House Agent's Letters—Reply to an Inquiry—Letter enclosing Copy of Advertisement—Application for Shares—Letter Advising Despatch of Catalogue—Letter Advising Delivery of a Cycle—Letter Requesting a Special Favour—Letter of Recommendation—Dunning Letters—A Promissory Note—Order for Advertisement and Reply—Banker's Receipt for Share Deposit.

CIVIL SERVICE AND COMMERCIAL COPYING FORMS. A collection of papers set at various examinations, with suggestions for obtaining the best results. In crown 8vo, 40 pp., 6d.

RULED FORMS for use with above. Books I and II. Each fcap. folio, 40 pp., 8d.

FRENCH AND ITALIAN.

PITMAN'S FRENCH COURSE, Part I. Grammar, with exercises, carefully selected conversational phrases and sentences, correspondence, short stories from French authors, and judiciously chosen vocabulary with imitated pronunciation. In crown 8vo, paper, 6d. ; cloth, 8d.

PITMAN'S FRENCH COURSE, Part II. In crown 8vo, paper, 8d. ; cloth, 10d.

KEY TO PITMAN'S FRENCH COURSE, Parts I and II. In crown 8vo, each 1s. 6d.

PITMAN'S PRACTICAL FRENCH GRAMMAR and Conversation for Self-Tuition, with copious Vocabulary and Imitated Pronunciation. In crown 8vo, 120 pp., paper, 1s. ; cloth, 1s. 6d.

A CHILD'S FIRST STEPS IN FRENCH. By A. VIZETELLY. An elementary French reader with vocabulary. Illustrated. In crown 8vo, limp cloth, 9d.

FRENCH BUSINESS LETTERS. A Practical Handbook of Commercial Correspondence in the French Language, with copious notes in English. In crown 4to, 6d.

COMMERCIAL CORRESPONDENCE IN FRENCH. (See page 21.) In crown 8vo, 240 pp., cloth, 2s. 6d.

FRENCH COMMERCIAL READER. (See page 26.) In crown 8vo, cloth, 208 pp., 2s. 6d.

FRENCH COMMERCIAL PHRASES and Abbreviations with Translation. In crown 8vo, 6d.

FRENCH BUSINESS INTERVIEWS. With Correspondence, Invoices, etc., each forming a complete Commercial Transaction, including Technical Terms and Idiomatic Expressions, accompanied by a copious vocabulary and notes in English. This work can be commended to all who desire to acquaint themselves with commercial French. In crown 8vo, 80 pp., paper, 1s. ; cloth, 1s. 6d.

EASY FRENCH CONVERSATIONAL SENTENCES. With literal interlinear translation and imitated pronunciation. In crown 8vo, 6d.

ADVANCED FRENCH CONVERSATIONAL EXERCISES. Consisting of everyday phrases, dialogues, proverbs, and idioms, with translation, for the use of schools and private students In crown 8vo, 6d.

EXAMINATIONS IN FRENCH, AND HOW TO PASS THEM. Examination Papers recently set at some of the Chief Public Examinations fully solved. In crown 8vo, 6d.

TOURIST'S VADE MECUM OF FRENCH COLLOQUIAL CONVERSATION. A careful selection of every-day phrases in constant use, with Vocabularies, Tables, and general rules on Pronunciation. An easy method of acquiring a knowledge of French sufficient for all purposes of Tourists or Business Men. Special attention has been devoted to the section on Cycling and Photography. Handy size for the pocket, cloth, net 1s.

TOURIST'S VADE MECUM OF ITALIAN COLLOQUIAL CONVERSATION. On the same lines as the French volume. Cloth, net 1s.

FRENCH AND ITALIAN (continued).

FRENCH TRANSLATION AND COMPOSITION. By LEWIS MARSH, B.A. (Hons.), Cantab., Med. and Mod. Languages Tripos, Late Exhibitioner of Emmanuel College; White Prizeman; Assistant Master, City of London School; and Special Instructor in French and German to the London County Council. Students preparing for public examinations will find this book exceedingly helpful. It is divided into four Parts. In Part I the chief difficulties met with in translation are classified and arranged, and the hints conveyed are summarized in a number of "Golden Rules" at the end; while in Part II the author works through a good selection of representative extracts according to the methods previously described, and finally gives in each case a finished translation, the aim throughout being to teach the student to deal intelligently with different styles of prose and verse. Part III consists of 100 carefully graduated extracts to be worked out by the student himself, all taken from classical French authors; and these are followed in Part IV by exercises in French composition based on the extracts in the preceding part. At the end is a French-English and English-French vocabulary. In crown 8vo, cloth, 187 pp., 2s. 6d.

FRENCH PHRASES FOR ADVANCED STUDENTS. By EDWARD KEALEY, B.A. A collection of useful phrases compiled on a new system. This book cannot fail to be of the utmost utility and assistance to those advanced students of French who are anxious to increase their knowledge of idiomatic terms and expressions. The author, who is Modern Language Master at Ampleforth College, Oswaldkirk, has brought together the phrases which he has found useful in his career as a teacher, and he has had every opportunity of testing their value by the practical tests of public examinations. In crown 8vo, 1s. 6d.

PITMAN'S DICTIONARY OF COMMERCIAL CORRESPONDENCE IN FRENCH, GERMAN, SPANISH AND ITALIAN. (See page 22.) Net 5s.

DICTIONARY OF THE WORLD'S COMMERCIAL PRODUCTS. Second Edition, Revised. With French, German, and Spanish equivalents for the Names of the Products. By J. A. SLATER, B.A., LL.B. In demy 8vo, 163 pp., cloth, 2s. 6d.

THE FOREIGN CORRESPONDENT. By ALBERT EMIL DAVIES. (See page 22.) In crown 8vo, cloth, 80 pp., net 1s. 6d.

PITMAN'S INTERNATIONAL MERCANTILE LETTERS. English-French. (See page 21.) In crown 8vo, cloth, 2s. 6d.

PITMAN'S INTERNATIONAL MERCANTILE LETTERS. English-Italian. (See page 21.) In crown 8vo, cloth, 3s.

GERMAN.

PITMAN'S GERMAN COURSE. Part I, Grammar, with exercises, carefully selected conversational Phrases and Sentences, Correspondence, short stories from German authors, and vocabulary with imitated pronunciation. In crown 8vo, paper, 6d. ; cloth, 8d.

KEY TO PITMAN'S GERMAN COURSE. Part I. In crown 8vo, 1s. 6d.

PITMAN'S PRACTICAL GERMAN GRAMMAR and Conversation for Self-Tuition, with copious Vocabulary and imitated pronunciation. In crown 8vo, paper, 1s. ; cloth, 1s. 6d.

GERMAN BUSINESS INTERVIEWS, Nos. 1 and 2. With Correspondence, Invoices, etc., each forming a Complete Commercial Transaction, including Technical Terms, Dialogues for Travellers, and Idiomatic Expressions used in Shipping and Mercantile Offices, accompanied by a copious marginal Vocabulary and Notes in English. In crown 8vo, each, paper, 1s. ; cloth, 1s. 6d.

ELEMENTARY GERMAN CORRESPONDENCE. By LEWIS MARSH, B.A. (See page 22.) In crown 8vo, cloth, 2s.

COMMERCIAL CORRESPONDENCE IN GERMAN. (See page 21.) In crown 8vo, cloth, 240 pp., 2s. 6d.

GERMAN COMMERCIAL READER. (See page 26.) In crown 8vo, cloth, 208 pp., 2s. 6d.

GERMAN BUSINESS LETTERS, With copious marginal vocabulary and notes in English, and some letters in German script characters. In crown 8vo, 6d.

GERMAN COMMERCIAL PHRASES. With abbreviations and translation. In crown 8vo, 6d.

EXAMINATIONS IN GERMAN, and How to Pass Them, being Examination Papers recently set at the Chief Public Examinations, fully solved. In crown 8vo, 6d.

EASY GERMAN CONVERSATIONAL SENTENCES. With literal interlinear translation and imitated pronunciation. In crown 8vo, 6d.

ADVANCED GERMAN CONVERSATIONAL EXERCISES. In crown 8vo, 6d.

TOURIST'S VADE MECUM OF GERMAN COLLOQUIAL CONVERSATION. With vocabularies, tables, etc., and general rules on pronunciation ; being a careful selection of phrases in constant use. In crown 8vo, cloth, net 1s.

DER NEFFE ALS ONKEL. Schiller's Comedy, fully annotated. In crown 8vo, paper, 6d., cloth, 1s.

ENGLISH-GERMAN AND GERMAN-ENGLISH DICTIONARY OF BUSINESS WORDS AND TERMS. (See page 22.) Size 2 by 6 in., rounded corners, cloth, net 2s. 6d.

PITMAN'S DICTIONARY OF COMMERCIAL CORRESPONDENCE IN FRENCH, GERMAN, SPANISH AND ITALIAN. (See page 22.) In demy 8vo, cloth, 500 pp., net 5s.

DICTIONARY OF THE WORLD'S COMMERCIAL PRODUCTS (SLATER). With equivalents in French, German, and Spanish. (See page 30.) 2s. 6d.

PITMAN'S INTERNATIONAL MERCANTILE LETTERS. English-German. (See page 21.) In crown 8vo, cloth, 2s. 6d.

SPANISH AND PORTUGUESE.

SPANISH BUSINESS LETTERS. A handbook of commercial correspondence in the Spanish language. In crown 8vo, 6d.

SPANISH BUSINESS INTERVIEWS. With Correspondence, Invoices, etc. In crown 8vo, paper, 1s.; cloth, 1s. 6d.

EASY SPANISH CONVERSATIONAL SENTENCES. With literal interlinear translation and imitated pronunciation. In crown 8vo, 6d.

ADVANCED SPANISH CONVERSATIONAL EXERCISES. Consisting of everyday phrases, dialogues, proverbs, and idioms, with translation. In crown 8vo, 6d.

PITMAN'S PRACTICAL SPANISH GRAMMAR. With Conversation for Self-Tuition, copious vocabulary, and imitated pronunciation. In crown 8vo, paper, 1s.; cloth, 1s. 6d.

SPANISH COMMERCIAL PHRASES. With abbreviations and translation. In crown 8vo, 8d.

TOURIST'S VADE MECUM OF SPANISH COLLOQUIAL CONVERSATION. With vocabularies, tables, etc., and general rules on pronunciation. Cloth, net 1s.

COMMERCIAL CORRESPONDENCE IN SPANISH. (See page 21.)

SPANISH SHORTHAND. (See page 36.)

PITMAN'S DICTIONARY OF COMMERCIAL CORRESPONDENCE. (See page 22.) Net 5s.

DICTIONARY OF THE WORLD'S COMMERCIAL PRODUCTS. (See page 30.) 2s. 6d.

THE FOREIGN CORRESPONDENT (DAVIES). (See page 22.) Net 1s. 6d.

A NEW DICTIONARY OF THE PORTUGUESE AND ENGLISH LANGUAGES. (See page 22.)

PITMAN'S INTERNATIONAL MERCANTILE LETTERS. English-Portuguese. (See page 21.)

LAW.

See under "Commercial Law" and "Business Handbooks."

SHORTHAND.

(*Abridged List. Complete Catalogue on application.*)

PHONOGRAPHIC TEACHER. Price 6d.; post-free 6½d.

KEY TO THE "PHONOGRAPHIC TEACHER." Price 6d.; post-free 6½d.

EXERCISES IN PHONOGRAPHY. Price 1d.; post-free 1½d.

PROGRESSIVE STUDIES IN PHONOGRAPHY. Price 1s.; cloth, 1s. 6d.

PITMAN'S SHORTHAND WRITING EXERCISES AND EXAMINATION TESTS. In crown 8vo, cloth. Price 1s. 6d.; stiff boards, 1s.

KEY TO PITMAN'S SHORTHAND WRITING EXERCISES AND EXAMINATION TESTS. In crown 8vo, cloth gilt, 267 pp., 3s. 6d.

PITMAN'S SHORTHAND INSTRUCTOR. A Complete Exposition of Sir Isaac Pitman's System of Phonography. Price 3s. 6d.

KEY TO "PITMAN'S SHORTHAND INSTRUCTOR," Price 1s.; cloth, 1s. 6d.

PITMAN'S SHORTHAND MANUAL (being Part I of "Pitman's Shorthand Instructor"). Price 1s. 6d.; cloth, 2s.

KEY TO "PITMAN'S SHORTHAND MANUAL," Price 6d.; post-free 7d.

PITMAN'S SHORTHAND GRADUS; a Series of Writing Exercises. Price 2d.; post-free 2½d.

PITMAN'S SHORTHAND REPORTER (being Part II of "Pitman's Shorthand Instructor"). Price 2s.; cloth, 2s. 6d.

KEY TO "PITMAN'S SHORTHAND REPORTER" (being Part II of "Pitman's Shorthand Instructor"). Price 6d.; post-free 6½d.

REPORTING EXERCISES. Price 6d.; post-free 6½d.

KEY TO "REPORTING EXERCISES." In the Reporting Style of Pitman's Shorthand. Price 1s.

GRAMMALOGUES AND CONTRACTIONS. Price 2d.; post-free 2½d.

PITMAN'S SHORTHAND PRIMER. In three books. Price 6d. each; post-free 6½d.

KEY TO "PITMAN'S SHORTHAND PRIMER," Books I, II, and III. Price 6d. each; post-free 6½d.

PITMAN'S SHORTHAND READING LESSONS, No. 1. Price 6d.; post-free 6½d.

PITMAN'S SHORTHAND READING LESSONS, No. 2. Price 9d.; post-free 10d.

KEY TO "PITMAN'S SHORTHAND READING LESSONS," Nos. 1 and 2, in ordinary print. Each 2d.

COMPEND OF PHONOGRAPHY. Price 1d.; post-free 1½d.

PITMAN'S "FONO" HEAD-LINE SHORTHAND COPY BOOKS.

Book A, B, C — For "The Phonographic Teacher."

No. 1, 2, 3 — For "Pitman's Shorthand Primer, Book I."

Price 2d. each; post-free 2½d.

SHORTHAND (continued).

SHORTHAND COMMERCIAL COURSE. Cloth, 240 pp. Price 3s. 6d.

KEY TO SHORTHAND COMMERCIAL COURSE. Cloth. Price 1s. 6d.

GRADUATED TESTS IN PITMAN'S SHORTHAND. Price 6d.; post-free 6½d.

PITMAN'S SHORTHAND CANDIDATE'S DICTATION EXERCISES. Cloth 1s.

PITMAN'S PROGRESSIVE DICTATOR. Cloth, 228 pp., 2s. 6d.

PITMAN'S SHORTHAND DICTIONARY. Ninth Edition. Price, cloth, 4s.; "Library Edition," roan, coloured edges, 5s.

PITMAN'S ABRIDGED SHORTHAND DICTIONARY. Price, roan, gilt edges, 2s. 6d.

REPORTER'S ASSISTANT. Price 1s. 6d.; cloth, 2s.

PHONOGRAPHIC PHRASE BOOK. Price 1s.; cloth, 1s. 6d.

RAILWAY PHRASE BOOK, Price 6d.; post-free 6½d.

LEGAL PHRASE BOOK. Price 6d.; post-free 6½d.

MILITARY PHRASE BOOK. Price 1s.

INSURANCE PHRASE BOOK. Price 6d.; post-free 6½d.

BANKING PHRASE BOOK. Price 6d., post free 6½d.

TECHNICAL REPORTING. Price 1s. 6d.; cloth, 2s.

INTERLINED SPEED PRACTICE BOOKS. No. 1.—Speeches. No. 2.—Sermons. No. 3.—Commercial. Price 1½d. each; post-free 2d.

KEYS TO "INTERLINED SPEED PRACTICE BOOKS," Nos. 1, 2, and 3. In Reporting Style. Price 2d. each; post-free 2½d.

GRADUATED DICTATION BOOKS. No. 1.—Political Speeches. No. 2.—Sermons. No. 3.—Commercial. No. 4.—Speeches (Commercial) and Addresses. In crown 8vo. Price 4d. each; post-free 4½d.

KEY TO "GRADUATED DICTATION BOOK IN SHORTHAND, Nos. 1 and 2." In Reporting Style. In crown 8vo. Each 6d.; post-free 7d.

BRIEF REPORTING NOTES IN SHORTHAND. Price 6d.; post-free 7d.; cloth, 1s.

PITMAN'S REPORTING PRACTICE. In crown 8vo, cloth. Price 2s.

ACQUISITION OF SPEED IN PHONOGRAPHY. By E. A. Cope. In ordinary print. New edition enlarged, and thoroughly revised. In crown 8vo. Price 6d.; post-free 7d.

SHORTHAND IN THE OFFICE. Price 1s. 6d.; cloth, 2s.

SHORTHAND COMMERCIAL LETTER WRITER. Price 1s.; cloth, 1s. 6d.

KEY TO THE "SHORTHAND COMMERCIAL LETTER WRITER." Price 6d.; post-free 7d.; cloth, 1s.

THE SHORTHAND COMMERCIAL LETTER WRITER AND KEY in one volume. Cloth, 2s.

SHORTHAND (continued).

OFFICE WORK IN SHORTHAND. Price 1s.; cloth, 1s. 6d.
KEY TO "OFFICE WORK IN SHORTHAND." Price 6d.; post-free 7d.; cloth, 1s.
OFFICE WORK IN SHORTHAND AND KEY, in one volume. Cloth, 2s.
BUSINESS CORRESPONDENCE IN SHORTHAND. Price 1s.; cloth, 1s. 6d.
KEY TO "BUSINESS CORRESPONDENCE IN SHORTHAND," Price 6d.; post-free 7d.; cloth, 1s.
BUSINESS CORRESPONDENCE IN SHORTHAND AND KEY. In one volume, bound in cloth. Price 2s.
TRADE CORRESPONDENCE IN SHORTHAND. Price 1s.
KEY TO "TRADE CORRESPONDENCE IN SHORTHAND." Price 6d.; post-free 7d.
MISCELLANEOUS CORRESPONDENCE IN PITMAN'S SHORTHAND (Reporting Style). With Key in ordinary Print. First Series. Quarter cloth, 1s.; cloth, 1s. 6d.
PITMAN'S SHORTHAND TEACHER'S HANDBOOK. Tenth Edition. In crown 8vo. Price, cloth, 1s. 6d.
PITMAN'S CUMULATIVE SPELLER AND SHORTHAND VOCABULARY. Cloth, 1s. 3d.
PITMAN'S SHORTHAND KINDERGARTEN MODELS. Teacher's set in strong wooden box with handle, net 7s. 6d. Student's set, net 5s. 6d.
LIFE OF SIR ISAAC PITMAN, Inventor of Phonography. With about 50 illustrations. In demy 8vo, cloth gilt, gilt top, 7s. 6d.

SHORTHAND READING BOOKS.

(*Printed from engraved characters except where otherwise stated.*)

In the Learner's Style.

ÆSOP'S FABLES. In words of one syllable. Price 6d.; post-free 6½d.
EASY READINGS. Price 6d.; post-free 6½d.
LEARNER'S SHORTHAND READER. Price 6d.; post-free 6½d.
PITMAN'S SHORTHAND READING LESSONS, No. 1. (See page 27.

In the Corresponding Style.

PHONOGRAPHIC READER. Price 6d.; post-free 6½d.
THE CHIMES. By CHARLES DICKENS. Price 1s. 6d.; cloth, 2s.
THE BATTLE OF LIFE. By CHARLES DICKENS. Price 1s.; cloth, 1s. 6d.
THE BOOK OF PSALMS. From the Authorised Version of the Bible. Price 1s.; cloth, 1s. 6d.
SELF-CULTURE. By J. S. BLACKIE. Price 1s.; cloth, 1s. 6d.
KEY to ditto, in ordinary print. In post 8vo. Price, cloth, 2s. 6d.
THE VICAR OF WAKEFIELD. By OLIVER GOLDSMITH. Illustrated. Price 2s.; cloth, 2s. 6d
GULLIVER'S VOYAGE TO LILLIPUT. By JONATHAN SWIFT. Price 1s.; cloth, 1s. 6d.

SHORTHAND READING BOOKS (continued).

ROBINSON CRUSOE. By DANIEL DEFOE. Illustrated. Price 2s.; cloth, 2s. 6d.

TALES AND SKETCHES. By WASHINGTON IRVING; with Key in ordinary print. Price 1s.; cloth, 1s. 6d.

THE SILVER SHIP OF MEXICO. A tale of the Spanish Main. An abridgment of J. H. Ingraham's story. Price 1s.; cloth, 1s. 6d.

SELECT READINGS, No. 1. Price 6d.; post-free 6½d,

SELECT READINGS, No. 2. Price 6d.; post-free 6½d.

PITMAN'S SHORTHAND READING LESSONS, No. 2. (See page 27.)

CHRISTMAS CAROL. By CHARLES DICKENS. Price 1s.; cloth 1s. 6d.

THE CRICKET ON THE HEARTH. By CHARLES DICKENS. Price 1s. 6d.; cloth 2s.

THE HAUNTED MAN. By CHARLES DICKENS; with 23 illustrations by S. J. Loxton. Price 1s. 6d.; cloth 2s.

TALES FROM DICKENS. Price 1s. 6d.; cloth, 2s.

THE SIGN OF FOUR. By SIR A. CONAN DOYLE. Price 1s. 6d.; cloth, 2s.

AROUND THE WORLD IN EIGHTY DAYS. By JULES VERNE, abridged. Price 1s. 6d.; cloth, 2s.

SELECTIONS FROM AMERICAN AUTHORS. Price 1s.; cloth, 1s. 6d.

THE LEGEND OF SLEEPY HOLLOW. By WASHINGTON IRVING with Key in ordinary print. Price 6d; post-free 6½d.

MUGBY JUNCTION AND OTHER STORIES. By CHARLES DICKENS. Price 1s. 6d.; cloth 2s.

RIP VAN WINKLE. By WASHINGTON IRVING; with Key in ordinary print. Three illustrations. Price 6d.; post-free 6½d.

GLEANINGS, No. 1. Price 6d.; post-free 6½d.

GLEANINGS, No. 2. Price 6d.; post-free 6½d.

THE HOLY BIBLE. Containing the Old and New Testaments. Lithographed in the Easy Reporting Style. Authorised Version. Price, cloth, red edges, 10s.; roan, gilt edges, 12s.; morocco, gilt edges, 15s.

THE NEW TESTAMENT. In Easy Reporting Style with two coloured maps. Authorised Version. Price, roan, red edges, 4s.; morocco, gilt edges, 5s.

THE BOOK OF COMMON PRAYER. Easy Reporting Style. Price, roan, red edges, 4s.; morocco, gilt edges, 5s.

CHURCH SERVICES. Easy Reporting Style, 935 pp. Price, roan, bevelled boards, gold lettered back and side, 5s. 6d.; morocco ditto, gilt edges, 7s. 6d.

THANKFUL BLOSSOM. By BRET HARTE. Price 1s.; cloth, 1s. 6d.

ADAPTATIONS OF PHONOGRAPHY TO FOREIGN LANGUAGES. Dutch Phonography, 5s.; Esperanto Phonography, net 1s.; French Phonography, 1s. and 1s. 6d.; German Shorthand, 1s. 6d. and 2s.; Italian Phonography, 2s. 6d.; Japanese Phonography, Part I, 1s. 6d., Part II, 2s.; Examples and Exercises, 1s.; Spanish Shorthand, 3s. 6d., Key, 2s.; Welsh Shorthand, 2s. Espersteno (an adaptation of Pitman's Shorthand to Esperanto), net 1s.

NOTE-BOOKS, ETC.

In ordering through a bookseller please state "FONO" series and the register number which is printed on each copy, and be careful to accept no other. Imitations are often sold which are vastly inferior in quality of paper and strength of binding.

FONO REPORTER'S NOTE-BOOKS.

No. 1.—Red lines, suitable for pen or pencil; with the Grammalogues, alphabetically arranged, printed inside the cover. 80 pp., 1d., post-free 1½d.; six copies, post-free 9d.; twelve copies, post-free 1s. 3d.

No. 2.—Red lines, suitable for pen or pencil; with the Grammalogues inside the cover. 160 pp., 2d., post-free 3d.; six copies, post-free 1s. 3d.; twelve copies, post-free 2s. 4d.

No. 3.—With the Contracted Words inside the cover. 200 pp., 3d.; post-free 4d.

No. 4.—With List of Longhand Press Contractions and Press Telegraph Regulations printed inside the cover. 160 pp., superior paper, elastic binding, 4d.; post-free 5d. Cloth cases for holding this, and also No. 3 Note-book, can be had from 6d. to 3s.

No. 5.—Single or Double Lines. 200 pp., 8 by 5, elastic binding to open flat, 6d.; post free 7d. Cloth cases for holding this Note-book can be had at 1s. each.

No. 5 R.—200 pages, 8 in. by 5 in., elastic binding to open flat. Exactly like No. 5, except that the lines are ruled in red instead of blue, as in the ordinary No. 5 Single Lines. Price 6d.; post-free 8d.

No. 5 W.—This book is ruled in red, and is like No. 5 R, except that there is greater space between the ruled lines. Price 6d.; post-free 8d.

No. 5 M.—Exactly like No. 5 W, but with a ruled margin at the left side of the page for the purpose of reference marks, numbers, etc. Price 6d.; post-free 8d.

No. 6.—Unruled, to open at the side. Elastic binding, 240 pp., 6d.; post-free 7d.

No. 20.—Single lines, stiff boards, marginal red line. 200 pp., 8½ in. by 5½ in., elastic binding, 8d.; post-free 9d.

No. 21.—**PITMAN'S S-O (Side-Opening) REPORTER'S NOTE-BOOK.** Elastic binding; opens flat. 200 pp., 6d.

ELASTIC-BOUND NOTE-BOOKS. Made of the very best paper, to open flat on the desk, strongly bound. As supplied to His Majesty's Government. Nos. 12 and 15 are made of slightly thinner paper.

No. 7.—Single lines, half-cloth,	150	pp.,	8	by	5,	1s.
„ 8.— „ (red) „	200	„	8	„	5,	1s. 6d.
„ 9.— „ „	180	„	9	„	5½,	1s. 6d.
„ 10.— „ cloth,	250	„	9	„	5½,	2s.
„ 12.—Single lines, stiff boards,	400	„	8	„	5,	1s.
„ 15.— „ „ (stitched),	250	„	8	„	5,	1s. 6d.

NOTE-BOOKS, ETC. (continued).

POCKET NOTE-BOOKS. Elastic binding, made of the very best paper.

No. 17.—Single lines, half-cloth, 120 pp., 7¼ by 4½, 9d., post-free, 10d.

„ 18.—Double lines „ 120 „ 7¼ „ 4½, 9d., post-free 10d.

PITMAN'S NOTE-BOOK COVER AND TRANSCRIBING SLOPE. 9 in. by 5 in. With Note-book, 2s.

No. 19.—REFILLS for above. 9 in. by 5 in. Red, marginal ruling. 140 pp., 6d.

A LIBERAL REDUCTION IS ALLOWED ON A QUANTITY.

TYPEWRITING.

PITMAN'S TYPEWRITER MANUAL. Illustrated with numerous facsimile plates. Lists of abbreviations. Fully explains the Touch Typewriting Method. Fourth Edition In large post 4to, cloth, 3s.

PITMAN'S EXERCISES AND TESTS IN TYPEWRITING. Contains upwards of eighty exercises, forty tests, a list of the chief towns in the United Kingdom, specimen addresses, draft directions for practice in business composition, postal information, lists of foreign words, phrases and sayings, business terms, newspaper expressions, etc. Second edition, revised. In foolscap folio, price 2s. 6d.

PITMAN'S TYPEWRITING EXAMPLES, Forty-eight facsimile examples, embracing a variety of typewriting work. In foolscap folio, 2s. 6d.

Ditto. Printed in oblong note-book for standing by the side of the machine, 2s.

Ditto. Note-book form, in covers. 1s. 6d.

REMINGTON TYPEWRITER MANUAL. Illustrated. With facsimiles and Exercises. In large post 4to, quarter cloth, 1s. ; cloth, 1s. 6d.

PITMAN'S PRACTICAL COURSE IN TOUCH TYPEWRITING. A Scientific Method of Mastering the Keyboard by the sense of Touch. Single Keyboard Edition, 1s. 6d. Double Keyboard Edition, 1s. 6d.

***MODERN TYPEWRITING AND MANUAL OF OFFICE PROCEDURE.** Contains over 100 illustrations. Price 2s. 6d.

***TEACHERS' HANDBOOK AND KEY TO MODERN TYPEWRITING.** Price 2s. 6d. Interleaved with ruled paper, price 3s. 6d.

PRACTICAL TYPEWRITING AND EXAMINATION GUIDE (MORTON). Price 2s. 6d.

* (These two books are also published in one vol. Price 5s.)

PERIODICALS.

The Magazine of Commerce and British Exporter.

A magnificently illustrated Monthly Magazine for Business Men and Commercial Teachers, who desire to keep abreast of the times. It gives the month's happenings in the commercial world and contains special articles on important bnsiness subjects. (Established 1902.) Monthly, 6d. net.

Pitman's Journal.

Contains six pages of Shorthand in the Learner's, Corresponding, and Reporting Styles, with Key, besides special articles of interest to all connected with commercial education. Subscription, which may begin at any time, 6s. 6d. per annum, post-free. (Estab. 1842), 32 pp. Weekly 1d., by post 1½d.

Pitman's Shorthand Weekly.

Illustrated. Gives every week eight pages of bright and entertaining matter printed entirely in shorthand. The ordinary letterpress pages contain helpful articles to students of shorthand and commercial subjects. Annual subscription, 6s. 6d.; half year, 3s. 3d.; quarter, 1s. 8d. (Established 1892.) Weekly 1d.; by post, 1½d.

Pitman's Commercial Teacher's Magazine.

This new magazine caters for the teacher who is engaged in giving instruction either in day or evening schools. Each number contains special articles by well-known teachers on teaching methods, etc., reviews of recent commercial publications and other matters of interest to the many teachers who are interested in commercial education. Teachers of any business subject may obtain a copy post-free on application to the Publishers, 1 Amen Corner, London, E.C. 32 pp. Monthly. Price 1d.

The Success Ladder.

Edited by JOHN FENWICK. A monthly magazine of cheer, progress, optimism, encouragement, and helpfulness for everybody. Monthly, 4d. net.

CATALOGUES, ETC.

Sir Isaac Pitman & Sons, Ltd., have pleasure in calling attention to the following Catalogues of Books published by them. They will be pleased to send on application any of these Catalogues, all of which are constantly brought up-to-date. Specimen page catalogues of text-books on Book-keeping, Law, Business Training, Commercial Correspondence, and Languages, can also be had post-free on application.

[A] **COMPLETE LIST OF ALL PUBLICATIONS.** 96 + 50 pp.

[D] **PITMAN'S EDUCATIONAL BOOKS (Primary).** 44 pp.

[E] **PITMAN'S LIST FOR INFANT SCHOOLS.** Books for the Child and the Teacher. Illustrated. 20 pp., with Supplement.

[F] **SOME TEXT-BOOKS** specially adapted for Evening and Commercial Schools. 48 pp., with illustrations.

[G] **PITMAN'S BUSINESS HANDBOOKS.** 16 pp.

[H] **PITMAN'S SHORTHAND, TYPEWRITING, STATIONERY AND COMMERCIAL LANGUAGES CATALOGUE.** 40 pp.

[N] **A CATALOGUE OF THEOLOGICAL AND RELIGIOUS LITERATURE.** 16 pp.

[O] **A CATALOGUE OF GENERAL LITERATURE.** 16 pp.

LIBRARY OF THE UNIVERSITY OF CALIFORNIA

Any who may happen to be in the neighbourhood of St. Paul's Cathedral are cordially invited to visit Sir Isaac Pitman & Sons' Show Room, at 14 Warwick Lane, where their publications may be examined at leisure.

UNIVERSITY OF CALIFORNIA LIBRARY,
BERKELEY

THIS BOOK IS DUE ON THE LAST DATE
STAMPED BELOW

Books not returned on time are subject to a fine of 50c per volume after the third day overdue, increasing to $1.00 per volume after the sixth day. Books not in demand may be renewed if application is made before expiration of loan period.

JUL 27 1931

24Jul'53CR

JUL 18 1953 LU

75m-7,'30

YB 18514

UNIVERSITY OF CALIFORNIA LIBRARY